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**THE**  
**HOUSING OF THE POOR.**



◎

*THE OWENS COLLEGE, MANCHESTER,  
WARBURTON PRIZE ESSAY, 1890.*

THE  
HOUSING OF THE POOR.

*Frederick H. Millington* BY  
F. H. MILLINGTON.

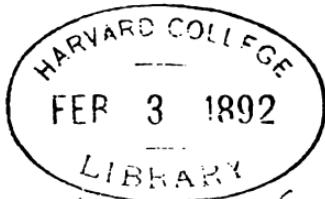


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1891.

Soc 1610.5



scroll fund.

"Sub umbra alarum tuarum."

"Englishmen are not likely, you may be sure, to let the State encroach too much ; they are not likely to be not lovers enough of individual liberty and of individual self-assertion. Our dangers are all the other way. Our dangers are in exaggerating the blessings of self-will and self-assertion, in not being ready enough to sink our imperfectly informed self-will in view of a large general result."—MATTHEW ARNOLD.

## P R E F A C E.

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THE late Mr. Alderman Warburton, of Manchester, in the year 1887 left the sum of £1,000 to the Owens College, for the purpose of promoting the study of Local Government. From the revenue of this "Warburton Bequest" the College offers a prize of £50 once in four years for an Essay on some subject connected with Local Government, all past and present students of the College being eligible to compete. The subject for the year 1890 was "The Law relating to the Powers of Municipal Bodies in dealing with the Housing of the Poor, with a discussion of the Economic Principles relating thereto."

This Essay was written for the competition, and the examiners, Dr. Ward (the Principal of the College), Prof. J. E. C. Munro, and Mr. J. A. Bennion, M.A., awarded the prize to it. Hence its appearance before the public.

The central idea of the Essay is that experience is the best guide in social matters. Copious use has therefore been made of existing literature upon the subject, and much space devoted to the results achieved by those practically engaged in the work of housing the poor.

Some additions have been made since the Essay was written, so as to include the work already done under the new Act.

F. H. MILLINGTON.

*Thetford, May, 1891.*



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# THE HOUSING OF THE POOR.

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## CHAPTER I.

### FACTS.

THE series of great mechanical inventions which characterised the end of the last century, and led to the destruction of the home or cottage industries, and to the development of the factory system, laid the foundations of the problem which forms the subject of this essay. During the period of the Industrial Revolution (1760—1830), to use a phrase of modern writers, England was transformed from a country mainly dependent upon agriculture, to one where manufactures and commerce were predominant. The population grew from under 8,000,000 to over 13,000,000. The increased population was concentrated in dense masses round the new manufacturing and commercial centres. Villages grew into towns, and small towns developed into large ones. This took place at a time when sanitary science was unknown, and before sanitary laws had troubled the minds of our legislators. The new towns grew up in many cases without municipal institutions, other than the old parish vestries, and such institutions as existed in the older towns were ill adapted to the new circumstances. Parliament and the central Government were, during all this period, engaged in the great Continental struggles. The production of wealth was the sole motive that guided the development of the towns. Consequently they, in too many cases, took the form of mere collections of dreary brick dwellings round the factories, sprinkled here and there with beer-houses and small shops. They well deserved the

The Origin  
of the  
problem.

The  
Industrial  
Revolution  
and the  
growth  
of the  
population.

Rise of the  
manufac-  
turing  
districts.

name of "Hell-holes" which Cobbett bestowed upon them.

The industrial history of those times shows that the struggle for existence was so keen among the working population, that no time or energy was left to devote to the improvement of their dwellings. The doctrine of *laissez faire* had free scope, and to this day the worst parts of some of our manufacturing towns remain as monuments of the blessings which flow from unrestricted freedom in sanitary matters. In the older towns the pressure of population and the growth of wealth induced the richer inhabitants to remove gradually to the suburbs. Their old houses were converted into tenement dwellings. The courtyards and gardens, which had served to render them healthy, were handed over to the "jerry" builder, who speedily covered them with squalid hovels.

The system soon showed its fitting results. Epidemics swept like pestilences through the crowded districts. They were too often treated as the mysterious dispensations of Providence. Lord Palmerston's famous doctrine that "When man has done his utmost for his own safety, then is the time to invoke the blessing of Heaven to give effect to his exertions," was not yet discovered. It was not until after the introduction of Local Government, as we now know it, by the new Poor Law of 1834, and the Municipal Reform Act of 1835, that the terrible condition of the dwellings of the people really attracted attention. In 1838—9 the Poor Law Commissioners reported on the prevalence of disease among the labouring classes. From that date public interest in the subject has fluctuated, but has never died out. In 1842 Mr. Edwin Chadwick presented to both Houses of Parliament a "Report on the Sanitary Condition of the Labouring Population of Great Britain." This was followed in 1843 by the appointment of a Royal Commission to inquire into "the present condition of the large towns and populous districts of England and Wales." The Commissioners took exhaustive evidence, and appointed experts to report specially on most of the large towns. Their labours were embodied

in two Reports, 1844 and 1845. These Reports are of value even now from their completeness, and also as forming a reliable standard by which to gauge the progress made since then. The legislation which followed will be dealt with in the second chapter of this essay. Public interest was aroused; Lord Shaftesbury turned his attention to the subject, and thus began a work at which he continued to labour with no mean results until his death. Several societies were formed specially to aid in the provision of proper dwellings. One of these societies, the Society for Improving the Condition of the Labouring Classes, has survived to our day, and can show a record of nearly fifty years of useful work.

Beginnings  
of reform.

Following the various legislative enactments, Parliamentary Committees and Commissions have sat and reported. In nearly every case some definite advance in the path of improvement has resulted. In 1883 Lord Salisbury and Mr. Chamberlain began a controversy in the Reviews, which speedily developed with the aid of other public men, and ended in the appointment of the Royal Commission of 1884. The work of this Commission, of which Sir C. Dilke was chairman, with the Prince of Wales, Cardinal Manning, Lord Salisbury, and other distinguished men as members, is well known. The Commissioners dealt thoroughly with the whole subject of the Housing of the Working Classes, and their Report with the evidence, issued in 1885, has formed the basis of subsequent legislation. This Report forms an authoritative exposition of the question as it now stands, and although well known, I shall use it largely in setting forth the facts of the case.

Develop-  
ment of the  
contro-  
versy.

The Royal  
Com-  
mission of  
1884.

The growth of the towns has continued up to the present time, and apparently will do so in the future. Latterly it has been accompanied by a diminution of the rural population. Sir W. H. Houldsworth, M.P., says (1890):—“Of the 9,000,000 of people who were living in England and Wales in 1801, it is estimated that probably about 3,000,000 lived in towns. But of the 28,000,000 now living on the same area, no less than 17,500,000 are congregated in the towns.

The growth  
of the  
towns.

Sir W. H.  
Houlds-  
worth,  
M.P.

That is, while the total population has trebled, the town population has increased sixfold." This is supported by the following figures from the census reports :—

1851.	1861.	1871.	1881.	
8,990,809	10,960,988	14,041,404	17,285,026	urban population.
8,936,800	9,105,236	8,670,862	8,683,260	rural ..
17,927,609	20,066,224	22,712,266	25,968,286	total ..

Decay of  
the rural  
districts.

Dr. A. R.  
Wallace.

The growth of the town population has been through the increase of births over deaths, and from the immigration from the rural districts. Dr. A. R. Wallace has calculated from the last census returns that in the ten years from 1871 to 1881 nearly two millions of people have been forced by the struggle for existence to leave the country for the towns. This calculation is based upon the fact that in nearly every county in England and Wales there are numbers of registration sub-districts where the population is decreasing. His figures are :—

Population of 2,715 decreasing sub-districts in 1871	4,876,000
Normal increase of rural population at 17 per cent.	828,000
Population calculated for 1881 at normal increase	5,704,900
Actual population in 1881 ... ... ... ...	4,567,000
Real exodus of population from the decreasing districts ... ... ... ...	1,137,900
Add for exodus from rural districts where the census shows the increase to have been below the normal rate ... ... ... ...	750,000
	1,887,900

Dr. Ogle  
on the  
decrease of  
rural  
population.

The Rev. H. Solly estimates that London alone receives 40,000 immigrants every year from the agricultural districts. Dr. Ogle, the Superintendent of Statistics at the Registrar-General's office, has recently shown that, to judge by the statistics of fifteen agricultural counties, the rural population (including all county towns with less than 5,000 inhabitants), instead of increasing normally, has of late years diminished. Some counties show a decline of 6, 9, 10, and even 12 per cent. In Huntingdonshire, where the diminution

is greatest, the rural population, which would, at the rate of the first half of the century, have been in 1881 79,000, numbered only 53,000 ; agricultural labourers had diminished by 21 per cent. In other words, a single county had sent 26,000 into the towns, and the agricultural class had diminished by more than a fifth. Dr. Ogle points out how serious a detriment to the national health is the removal of the most vigorous portion of the healthiest classes to the unwholesome influences of city life, and how, so long as cities continue to be less healthy than the country, it tends to the re-survival of the unfittest. That this exodus is taking place daily is familiar to all dwellers in rural districts. From a little town in Norfolk forty adults left in the spring of 1890 to work in the manufacturing districts. The growth of towns is also illustrated by the fact that since 1849, 488,374 new houses have been built in London.

Growth of London.

It now becomes necessary to deal with the work of the Royal Commission of 1884. Their Report is so well known, and so easily accessible, that a brief summary of the results attained will suffice. After taking cognisance of the existing legislation, and of the work of previous Committees and Commissions, they made minute investigations of those parts of London chiefly inhabited by the working classes. They then dealt with the great provincial towns, such as Bristol, Newcastle-on-Tyne, Birmingham, Merthyr Tydfil, Leeds, and Liverpool. Middle-sized towns like Exeter and Doncaster, and small towns like Alnwick, Yeovil, and Camborne, also came under notice. The question as it affects the rural districts was only slightly before them, although some valuable evidence was taken relating to this section. The witnesses examined included representatives of all classes interested ; Lord Shaftesbury and Miss Hill giving the results of their valuable experience, extending over a large number of years. Mr. Chamberlain, then President of the Board of Trade, with the officials of that and other departments, land agents of the large London estates, representatives of the trades unions, and numerous others, all contributed to render

The scope  
and  
method of  
the Royal  
Com-  
mission of  
1884.

the evidence a storehouse of facts bearing upon the social question.

Increase of  
over-  
crowding.

Overcrowding was shown by the evidence to be the normal state of nearly the whole of industrial London. The single-room system for families is widely established, and it was shown that in numerous cases as many as six or eight persons lived in one room. Lord Shaftesbury gave as the result of nearly sixty years' experience, that however great the improvement of the "condition of the poor in London has been in other respects, the overcrowding has become more serious than it ever was." It had not increased in some districts from the fact that they were so full—it was physically impossible to grow more crowded. The conditions of provincial towns, as might be expected, vary considerably; on the whole they are less unfavourable than that of the worst parts of the metropolis. Evidence was given to show that overcrowding did exist to a very large extent in these towns, even in some of the small centres of population. In some districts there is great overcrowding of houses on a limited area, though not of persons in houses. This was the case in Birmingham before the improvement schemes were carried out there.

Sanitary  
and  
structural  
defects.

Sanitary and structural defects were found to be very common. A large number of the houses were tenement houses—that is, "houses which are occupied at weekly rents by members of more than one family, but in which members of more than one family do not occupy a common room." "The great majority of these houses were originally built for single families, and have since been broken up into tenements, with a family in each room, or several families in each house. Although this is a highly lucrative arrangement for the persons in receipt of the rents, the sanitary condition of those buildings is rendered worse by reason of their having been utilised for a purpose for which they were not constructed; there being, as a rule, not more than one water supply arrangement, and only one closet for each house. There are many streets in certain parts of London, where the worst mischief is going on, which have an

outside look of respectability, the houses having the appearance of decent dwellings for single middle-class families. A large number of them have no wash-houses, no back yards, and some no back ventilation whatever, a good many being built upon what were formerly the courts and gardens of larger houses. Owing to the operation of Torrens' and Cross's Acts, there are not so many houses in London in which this condition exists of no back ventilation at all. The owners are, as a rule, non-resident; the worst abuses are not so often found when they reside in the houses. The street doors, where they exist, are rarely at any time shut. The consequence is that the staircases and passages at night are always liable to be crowded by persons who, presumably having no other place of shelter, come there to sleep. The custom is so usual in the worst parts of London, that in the Mint, Southwark, there is a well-known expression for persons so taking shelter, who are called 'appy dossers.'

"The existence of tenement houses is not confined to the metropolis, though they are much less frequently found in provincial towns. In Bristol a great many of the poorest class are housed in dwellings originally built for one family, and now occupied by a family in each room. The same evil exists also in Newcastle in the old central part of the city near the river, many of the houses having been formerly inhabited by the richer classes. In Liverpool, before the improvements which have taken place during the last few years, the number of houses let in tenements was very great. Here, however, a large portion of them were not formerly inhabited by a better class, but were built about forty years ago for the wretched purposes to which they were put. There was an agitation at that time on foot for bringing in building regulations, and the builders, in order to anticipate them, made a rush to provide houses of the old and bad type. In the smaller towns, which do not greatly exceed the size and condition of villages, the houses are, as might be expected, not so large as in great centres of population. Still, the tenement system is

Tenement houses.

Condition of provincial towns.

found in them. At Camborne, which has an urban population of 8,000, it was described to be a usual thing to have two families in one house, many of them being built for one family and containing only two rooms."

Some towns without tenement houses.

"In many towns tenement houses seem to be unknown. At Doncaster, a town of 22,000 population, where the sanitary condition of the people has been very bad, it is most exceptional to find houses inhabited by members of more than one family; among the mining population of South Wales, families usually occupy two-roomed cottages, though they sometimes sleep in one room; and at Birmingham the proportion of tenement houses is very small compared to the population."

Bad drainage and defective sanitary arrangements.

Ample evidence was laid before the Commission to show that bad drainage, inefficient water supply, and deficient closet accommodation still existed. "Notwithstanding the great change for the better, the evidence proves conclusively that there is much disease and misery produced by bad drainage. The work of house drainage is imperfectly done, frequently in consequence of there being little supervision on the part of the local authorities. There has been much building, moreover, on bad land covered with refuse heaps and decaying matter. Since 1879 builders have been compelled to cover the refuse with concrete so far as the house extends, but sufficient control not being exercised over the quality of the concrete it frequently cracks, and the noxious gases escape into the houses. In the provinces there are great complaints of the ill-effects of bad sanitary arrangements. In Bristol the fact of many of the poorer houses being built upon land which is subject to periodical floods is a great source of sickness. At Exeter the high death-rate is considered to be mainly due to the defective sewerage system and deficient house drainage."

Condition of the water supply.

"The water supply of London and the great towns is better than it was, but its inadequacy is still the cause of much unhealthiness and misery. The cutting off of the water supply by the water com-

panies on account of non-payment of the rates also leads to much evil. The closet accommodation is itself most defective, in spite of the extensive powers confided to local authorities by the law in this respect."

Structural defects were also very common ; in some places there were no back yards and no back ventilation. Structural  
defects.

"These last-named defects are among the most mischievous evils attaching to poor dwellings in populous neighbourhoods. At Bristol, houses stand back to back with air and light blocked out. At Newcastle there are very tall houses in the old part of the city built back to back, or with no proper yards. At Doncaster there are a large number without any back ventilation. In Bermondsey, houses were said to be rotten with age. In Southwark, houses were falling down from decay, and some of them had large cracks and holes in the walls, large enough for a man to enter. In Liverpool, where extensive improvements have been effected, but where the death-rate is still unfortunately very high, houses were described to be in the last stage of dilapidation. The windows contained little glass, and even the sashes had disappeared. Few of the roofs were rain-tight, and the walls were alive with vermin. In some cases the walls were crumbling away, exuding a green slime, and so rotten that a stick might be thrust through."

Cellar dwellings were also shown to still exist, though not to the extent that formerly prevailed. Cellar  
dwellings.

"It is perhaps needless to give a detailed description of the way in which many modern houses are run up for the working classes. What is called 'jerry-building' is too well known to need evidence to prove its characteristics. There can be no doubt but that the houses are often built of the commonest materials, and with the worst workmanship, and are altogether unfit for the people to live in, especially if they are a little rough in their ways. The old houses are rotten with age and neglect. The new houses often commence where the old ones leave off, and are rotten from the first. It is quite certain that the working classes are largely housed in dwellings

which would be unsuitable even if they were not overcrowded."

Additional evidence of the Mansion House Council, London.

The Mansion House Council on the Dwellings of the Poor have investigated the condition of various parts of London, and the details contained in their annual Reports form very strong evidence in support of the Royal Commission Report, and present a striking view of prevalent sanitary and structural defects. The following will serve as samples :—

In 1889, an inspection of 1,468 houses in Plumstead revealed the existence of 3,049 sanitary or structural defects.

An examination of portions of Woolwich in 1888 disclosed 1,863 sanitary or structural defects.

A similar examination of a portion of Westminster in 1888 disclosed 835 sanitary or structural defects.

In 1887, 1,063 houses in Rotherhithe were inspected : 711 were found with sanitary defects of one kind or another.

Mr. Fred. Scott made a detailed examination of portions of Manchester and Salford in 1889, and communicated the results in the form of a paper to the Manchester Statistical Society.

Mr. Fred. Scott on the condition of Manchester and Salford.

In Manchester it embraced the Ancoats districts, and included 2,515 heads of families, representing 10,569 persons, with 230 different occupations. In Salford, the heads of families in the districts analysed numbered 1,887, representing 8,702 persons, and 182 different occupations. The sanitary condition of both districts was described as bad, and an analysis of the condition of the people brought out the following results :—

#### CONDITION.

	Manchester.	Salford.
A. Very poor . . .	50·10 per cent. ...	60·71 per cent.
B. Poor . . .	23·05 " " ...	18·64 " "
C. Comfortable . . .	26·80 " " ...	20·51 " "

A. Very poor. Those who are always face to face with want—that is, with less than 4s. per adult per week.

B. Poor. Those who have a hand-to-mouth existence—that is, with 6s. 3d. per adult per week.

C. Comfortable. All who are in a position to save more or less—that is, with 8s. and over per adult per week.

## EMPLOYMENT.

	Manchester.	Salford.
A. Regularly employed .	77·53 per cent. ...	58·62 per cent.
B. Irregularly " "	20·74 " " ...	40·49 " "
C. Unemployed " "	3·58 " " ...	2·59 " "

## HABITS.

	Manchester.	Salford.
Clean and temperate .	49·25 per cent. ...	46·60 per cent.
Dirty and intemperate .	18·68 " " ...	10·09 " "
Not stated . . .	32·05 " " ...	43·30 " "

The large number "not stated" include those who, while they cannot be classed as temperate, have not yet lost all their cleanly instincts.

## OVERCROWDING.

In Manchester, 72·8 per cent. were cases where two or more persons used the same bedroom. In Salford the percentage was 65·1.

## RENT.

In Manchester, answers as to rent were obtained in 1,512 cases; of these only 201 paid less than 3s. per week, whereas 1,311 paid from 3s. to 7s. 6d. In Salford, out of 1,398 answers only 81 tenants paid under 3s., and 1,217 paid from 3s. to 7s.

Much other evidence might be brought forward to show that this state of things is very common. At a meeting in Manchester in July, 1890, it was stated that "these dwellings, utterly unfit for human habitation, are the abodes of about one-fourth of the entire population."

The evil effects of the bad housing of the poor were prominently brought before the Royal Commission. Immorality of the lowest type was shown to be due to it. But the Commissioners felt bound to put it on record "that while the evidence before them reveals an undoubtedly bad state of things, they find that the standard of morality is higher than might have been expected, looking at the surroundings amid which their lives are passed."

The material effects of the overcrowding and bad sanitary state are very deplorable. This is shown by

Moral  
effects of  
bad  
housing.

Physical  
and  
material  
results.

High death-rates.

the higher death-rates of towns as against country places, and the very high infant mortality in towns. The average death-rate for the country is now about 16, while in the large towns it is 20. It is, however, much higher in the crowded parts of the towns—for instance, in some parts of London it was given in evidence that the death-rate was as high as 70, and at the same time in the West End it was as low as 15. The Bishop of Salford said that in Greengate, Salford, the death-rate was 47. Dr. Brierley also stated that he knew certain slums and streets in Manchester and Salford where the death-rate was 120 per 1,000. At the present time it is calculated that the average length of life for the rich in England is 53 years, and for the poor 29½ years. Bad housing is certainly responsible for a portion of the difference.

Loss of health and general deterioration.

The high death-rate is always accompanied by much illness, with consequent loss of work and ruin to the health and constitution. From an inquiry held by the Board of Health some years ago it was found that, besides the loss of work due to illness, every workman and workwoman in some of the low neighbourhoods lost about twenty days in the year through sheer exhaustion. "There can be little doubt but that the same thing is going on now, perhaps even to a greater extent. That overcrowding lowers the general standard, that the people get depressed and weary, is the testimony of those who are daily witnesses of the lives of the poor. The general deterioration in health is a worse feature of overcrowding even than the encouragement by it of infectious disease. It has the effect of reducing their stamina, and thus producing consumption and diseases arising from general debility of the system, whereby life is shortened. Nothing stronger could be said in describing the effect of overcrowding than that it is even more destructive to general health than conducive to the spread of epidemic and contagious diseases."

Economic loss.

It has been estimated that the loss in wages, expenses, medical treatment, funerals, and maintenance of widows and orphans resulting from premature death of workmen caused by unhealthy dwellings,

amounts to more than £20,000,000 annually for Great Britain. This calculation may be a little exaggerated, but the loss must be enormous when we consider that the average life of the working classes is twenty years shorter than that of the well-to-do.

The evidence of witnesses differed as to the effect of the drink traffic on the question. Some thought that the overcrowding was caused to a large extent by excessive drinking, and others thought that the drinking was due to the overcrowding. The Report says : "Drink and poverty act and re-act upon one another. Discomfort of the most abject kind is caused by drink, but indulgence in drink is caused by overcrowding and its cognate evils, and the poor who live under the conditions described have the greatest difficulty in leading decent lives and of maintaining decent habitations. Progress in the direction of temperance is rendered difficult by the existence of the slums ; and the existence of 190,000 public-houses (14,000 of which are in London), with their millions of habitual supporters, makes the problem of re-housing or improving the existing houses more difficult. The one industry that never flags in the poorer districts is that connected with the gin-palace and the beer-house."

The condition of the rural population does not come within the scope of this essay. There is, however, ample evidence that, while not so bad as that of the town population, it is in many parts deplorable. One-roomed cottages are still to be found, and two-roomed cottages are very plentiful. The evils described by the Royal Commission of 1867 still exist to a large extent ; and the forcible language of Dr. Fraser, the late Bishop of Manchester, with respect to many of the rural cottages is still, unfortunately, true.

The great cause of the overcrowding and the other evils is, without doubt, the extreme poverty of the dwellers in the poorer parts of the towns. In addition to the low wages, they have also to contend with great irregularity and uncertainty of employment. The irregularity and uncertainty are probably greater evils than the low wages. They seem to induce the people to live upon the minimum wage, and all above that is

Relation of  
the drink  
traffic to  
the  
question.

The rural  
districts.

Poverty  
and low  
wages.

Prof.  
Foxwell on  
the  
irregularity  
of employ-  
ment.

generally spent in drink and other dissipation. Prof. Foxwell has ably analysed this point, and says : "When employment is precarious, thrift and self-reliance are discouraged. The savings of years may be swallowed up in a few months. A fatalistic spirit is developed where all is uncertain, and there is not much to lose—reckless over-population sets in. In social matters of this kind a broad view of history often gives a surer basis for a practical conclusion than *a priori* reasonings, however careful. What has English Industrial History to say on this point ? When that very painful chapter which deals with the period 1760—1850 comes to be written, one thing at least will be very clear. This period, which marks the reign of industrial anarchy, is also the period of the growth of the proletariat. The mass of half-starved misery we call by that name was created by the uncertainties of the modern labour-market. The very same industrial changes which raised the wages of those who could secure employment, made the position of the majority more precarious and their prospects more indefinite. Thus, while wealth increased rapidly, population and destitution advanced with almost equal strides."

Dr. Arthur Foxwell, of Manchester, analysed 273 cases, where the nominal wages varied from 14s. to 35s. a week, and found that the highest average earnings were those of the regularly employed corporation labourers with 20s. a week. Twelve joiners whose nominal rate was 26s. 9d. a week only averaged 13s., and four masons rated at 35s. only averaged 10s.

Hand-to-  
mouth  
existence  
of the very  
poor.

These considerations were before the Royal Commissioners, who said : "In considering the rates of wages whether high or low, sight must never be lost of the precarious condition of the earnings of many of the working classes. Evidence has been given to show how uncertain is the employment of the majority, how a period of comparative prosperity may be followed by a period of enforced idleness, and how consequently their existence and subsistence can only be described as from hand to mouth. But even if employment were regular, the wages are so low that

existence must be a struggle at the best of times." This view has been strengthened by the evidence as to low wages and irregular employment laid before the Sweating Commission of the House of Lords.

The manual labour and wage-earning class form four-fifths of the population—in round numbers, say 22,000,000 out of the 28,000,000 supposed to be now living in England and Wales. Apart from the 800,000 habitual paupers, and very little removed from them, there is found "the great band of the destitute outcasts, the camp-followers of the army of industry." Frederic Harrison estimates these to comprise at least one-tenth of the whole proletarian population. Mr. Charles Booth has furnished the astounding calculation that one million people in London are living on the lowest subsistence wage, and are practically in a state of chronic want—made up as follows :

Paupers, inmates of workhouses, asylums, and hospitals	...	...	51,000
Loafers, casuals, and semi-criminals	...	...	33,000
Very poor ; casual earnings below 18s. per week ; in chronic want	...	...	300,000
Poor ; irregular earnings 18s. to 21s.	...	...	222,000
Poor ; small regular earnings 18s. to 21s.	...	...	387,000
<hr/>			
Total		993,000	

Estimate  
of the  
number of  
the poor.

Mr.  
Frederic  
Harrison.

Mr. Charles  
Booth's  
calculation  
for  
London.

General Booth, using these figures, has brought the total of these classes for the whole country to 3,000,000, and styled them the "submerged tenth." Mr. Chamberlain's estimate is "a population equal to that of the metropolis." Lord Meath and Mr. Samuel Smith say : "Between two and three millions are always pauperised and degraded." Mr. Giffen's calculation is 1,800,000. Other statisticians, basing their calculations upon the fact that ten per cent. of the total mortality takes place in the workhouses, hospitals, and other public institutions (in some towns the proportion is as high as fifteen per cent., and the Royal Commission noted the fact "that the very poor die comparatively seldom in their own houses"), arrive at the conclusion that there are two and a half to three millions in direct contact with public charity apart

Other  
authorities :  
General  
Booth, Mr.  
Chamber-  
lain, Lord  
Meath, Mr.  
S. Smith,  
M.P.

Mr. Giffen.

Miss E.  
Simcox,  
Dr. A. R.  
Wallace,  
Mr.  
McDougall.

from the actual paupers. This is elaborately worked out by Miss E. Simcox and Dr. A. R. Wallace. Mr. McDougall estimates that there are at least 55,000 people in Manchester with an income below the limit of 4s. per head after the payment of rent. Unless the census this year reveals some startling facts, I am inclined to agree with the estimate of 3,000,000 as forming the "submerged tenth," or whatever other name is given to the struggling mass of poverty.

Evidence  
from the  
work of  
the London  
School  
Board.

Glasgow.

John  
Bright's  
Rectorial  
address.

The enormous number of people living in one room only, bears this contention out. Besides the figures given before the Royal Commission, it was found, from inquiries made in twelve schools of nearly 8,000 children in London, that 26·6 per cent. were living in single rooms; and that this overcrowding is a question of rent was clearly shown by the fact that in the comparatively suburban region of Deptford, at one of the poorest schools examined, the percentage was only 13·7, whereas in three schools in the heart of London the percentage was 51·4. In Glasgow not long ago there were 180,000 living in 40,000 lodgings of one room; or, according to another authority, 48 per cent. of the families lived in one room, and 38 per cent. occupied two rooms each. These facts were vividly before John Bright when he delivered his Rectorial address at Glasgow. "In Scotland nearly one-third of the whole people dwell in houses of only one room, and more than two-thirds dwell in houses of not more than two rooms." "What does it mean when all these families are living in homes of one room, to us who have several rooms, and all the comforts of life? It means more than I could describe, and more than I will enter into. And, as weeds beget weeds, so poverty and misery beget poverty and misery; and so in all our great towns, and not a little in some of our smaller towns, there is misery and hopelessness such as I have described. In fact, looking at the past, to me it is a melancholy thing to look at. There is much that excites in me not astonishment only, but horror. There passes before my eyes a vision of millions of families—not individuals, but families—fathers, mothers, and children, passing ghastly and

sorrow-stricken, in never-ending procession, from the cradle to the grave."

The proportion the rents bear to the earnings of the tenants is an important factor in the problem. Mr. Marchant Williams gave evidence that in the poorer quarters of London he found that 88 per cent. of the poor pay more than one-fifth of their income in rent ; 46 per cent. pay from one-fourth to one-half ; 42 per cent. pay from one-fourth to one-fifth ; and only 12 per cent. pay less than one-fifth of their weekly wage in rent. These figures are taken from an inquiry extending over nearly a thousand dwellings, taken at random in different parts of London. Among them, 3s. 10 $\frac{3}{4}$ d. is the average rent of one room let as a separate tenement, 6s. of two-roomed tenements, and 7s. 5 $\frac{1}{2}$ d. of three-roomed tenements. Rents in the congested districts of London are getting gradually higher. There is ample evidence from other towns revealing a similar state of things.

The high rents are caused, no doubt, by the scarcity of accommodation in proportion to the numbers, and this congestion has been increased of late years in all large towns, but particularly in London, by the demolitions caused by public improvements. Schools, railways, warehouses, new streets, and improved dwellings, have all played their part in turning the poor out. Very rarely has there been any provision made for fresh dwellings before destroying the old ones. It need hardly be said that immense sums in accordance with English customs have been paid for compensation, and it follows as a matter of course that none of this money has found its way to the pockets of the occupiers. Their compensation has been more overcrowding, increased rents, and hope of better things in the future.

Among the minor causes which have aggravated the disease in particular districts, for instance, in London, have been the leasehold system, with its middlemen, the migratory habits of the people, and the apathy of the local authorities.

Lord Compton, the heir to large London estates, and Mr. Boodle, the agent to the two largest London

Proportion  
of rents to  
earnings.

Cause of  
high rents.

The minor  
causes.

The  
leasehold  
system.

estates, gave valuable evidence upon the leasehold system and its results. The leasehold system has not been favourable to the erection of good houses, but rather the reverse. As the leases have drawn towards their termination, the house-owner has avoided repairs, and only sought to raise the greatest amount in rents. This has generated the system of house-knackers or middlemen, who were shown to have realised in some cases a profit of as much as 150 per cent.—a profit too often realised at the cost of the life-blood of the unfortunate tenants.

The  
struggle for  
existence.

The struggle for existence is so keen in the poorer parts that the people do not seem ever to get a firm hold on any particular dwellings, but drift about in a limited area. They seem in most cases to cling to a certain neighbourhood, but to be in constant motion within its limits. Lord Shaftesbury said : "I should suppose that there would be from 60,000 to 70,000 people in London who seldom remain three months in any one place. I remember that the Rector of Regent Street, Gordon Square, told me that in the whole of his district he did not believe there was a single family that had been there more than three months." The Commissioners reported that the migratory habits of the poor, so far from relieving the overcrowded districts, add considerably to the competition for the houses, and consequently send the rents up. This is what might be expected, on the same principle that hotels must charge more to their fluctuating residents than to regular long-term residents.

Lord  
Shaftes-  
bury on the  
migratory  
habits of  
the poor.

The apathy and neglect of the local authorities in using the powers conferred upon them by the law from time to time have accentuated the evil. To a certain extent this is excusable. The seeds of much evil were sown before either sanitary law or authorities existed. The law has been made in a tentative and piecemeal manner, difficult to understand and more difficult to work, and very often permissive and not compulsory in its nature. Often, too, the members of the various authorities who should have carried out the law had pecuniary interests in letting things alone.

Sins of  
the local  
authorities.

Sufficient has been said to show the nature of the problem, and its prominent features may now be summarised as follows :—

1. The evils are widespread, covering large areas, and involving large populations.
2. The dwellers in overcrowded districts suffer from intense and grinding poverty, aggravated by great irregularity of employment. In their case, as Mr. Gladstone once said, “ Human life is nothing but a mere struggle for existence.”
3. The habits, morals, and manner of life of this section of the population add much to the difficulty.
4. It involves dealing with nearly the whole of the criminal and vicious classes, as well as with the industrious poor.
5. It is complicated by the phenomenon of the steady growth of the large towns.
6. Nearly all other social questions are directly connected with it.

## CHAPTER II.

### LAW.

THE laws relating to the "Housing of the Poor" form a section or branch of the general laws relating to Public Health. Parliament has dealt with the subject in a long series of statutes, dating back from a remote period to the last session (1890). It will therefore be simpler to merely note the various Acts in their historical order, and then to give a brief statement of the powers now vested in municipalities. The law is broadly divisible into two distinct sections.

Law  
divisible  
into two  
sections.

1. Laws relating to sanitary matters and nuisances.
2. Laws for the improvement and provision of dwellings.

### SANITARY LAW.

Brief  
history of  
the  
sanitary  
laws.

Sanitary legislation may be traced back as far as the year 1388, when an Act was passed to prevent the pollution of rivers and ditches. Our legal authorities also tell us that a nuisance injurious to health has always been indictable at common law. These points have historical rather than practical interest, and students may be referred to the Report of the Royal Sanitary Commission of 1869, for a full history of the subject, and to Mr. M. D. Chalmers' manual on Local Government, for an excellent summary of the same. The end of the eighteenth and the beginning of this century produced a few unimportant general Acts. The growth of the towns induced them to get special local Acts passed for dealing with sanitary matters; up to 1845 over four hundred of these local improvement Acts had been passed; their number at the present time is legion. The first real attempt to deal thoroughly with the matter followed the Report of the Royal Commission of 1843—5. This was the Public Health Act, 1848 (which did not apply to London). It created a General Board of Health, of which Lord Shaftesbury was unpaid chairman, and

Mr. Edwin Chadwick one of the principal executive officers. Under this Act, local Boards of Health were formed in different parts of the country. The General Board of Health expired in 1853, and its powers passed to the Home Office and the Privy Council. They were afterwards taken up by the new Local Government Board in 1871. The Public Health Act, 1872, divided the whole of the country into rural and urban sanitary districts. The Boards of Guardians were made the rural sanitary authorities. In 1875 the sanitary laws (outside the metropolis) were consolidated into one code by the Public Health Act, 1875. This Act repealed about thirty previous Acts, and with the amending Acts passed since, which are not important, has been the one under which all municipal and local bodies outside London exercise their sanitary powers. The sanitary law in the provinces may therefore be said to be in a simple and workable form. The same cannot be said to be true for London. The metropolis in this, as in other things, stands alone. It is governed by a long series of Acts, but Mr. Ritchie intends this session (1891) to introduce a consolidating Act which it is hoped will reduce chaos to a state nearer order. The provisions of the London Acts are very similar to those of the Public Health Act, 1875, and it is not necessary for the present purpose to dwell upon the differences due to the special circumstances. A general statement of the powers so far as they relate to dwellings will suffice.

Public  
Health  
Act, 1875.

The provisions of the sanitary Acts relating to London have been ably summed up by the Mansion House Council in the following abstract, which is corrected up to the present year.

The sanitary inspection of a house should include an examination of the

Sanitary  
law for  
London.

Yards and Areas.	Drains.
State of cleanliness.	Dust-bins.
Ventilation.	Height of rooms.
Water Supply.	Cellar dwellings.
Cisterns.	Overcrowding.
Water-closets.	Freedom from infection,

as well as the general state of repair.

The local sanitary authorities in London are the Commissioners of Sewers for the City, and the Vestries and District Boards for the metropolis. The former proceed under two special Acts of Parliament, and the latter under the Nuisance Removal Acts, for the improvement of houses which are in a faulty condition. Under these Acts it is necessary for the condition which is to be altered to be of such a character as to constitute a "nuisance." The word *nuisance* under the Acts includes—

"Any premises in such a state as to be a nuisance, or injurious to health ;"

"Any pool, ditch, gutter, watercourse, privy, urinal, cess-pool, drain, or ash-pit, so foul as to be a nuisance, or injurious to health ;"

"Any animal so kept as to be a nuisance, or injurious to health ;"

"Any accumulation or deposit which is a nuisance, or injurious to health ;"

"Provided always, that no such accumulation or deposit as shall be necessary for the effectual carrying on of any business or manufacture shall be punishable as a nuisance under this section, when it is proved that the accumulation or deposit has not been kept longer than is necessary for the purposes of such business or manufacture, and the best means available have been taken for protecting the public from injury to health thereby."  
(*Nuisance Removal Act, 1855, sec. 8.*)

Notice of the nuisance may be given to the sanitary authority by any person aggrieved thereby. In practice, however, it is sufficient for anyone to direct the attention of the sanitary inspector to the nuisance, in order that he may take the necessary proceedings for its removal.

Under the Metropolis Local Management Acts, the Building Acts, and the Housing of the Working Classes Act, 1890, the sanitary authority have further powers with reference to the condition of dwelling-houses.

Since the passing of the Housing of the Working Classes Act of 1885, the due administration of the Sanitary Acts has become obligatory on local authorities, instead of being, as heretofore, permissive.

The details of the application of the Acts are as follows :—

*Yards and Areas.*—These should be properly paved and drained, so that there may be no collection of water which may become stagnant and offensive. (Nuisance Removal Act, 1855, sec. 8.)

*Cleanliness of Premises.*—Cleanliness for health purposes can be enforced under the Nuisance Removal Act, 1855, sec. 8.

*Ventilation of Premises.*—Rooms and passages should be properly ventilated; every water-closet should have direct communication with the outer air. (Nuisance Removal Act, 1855, sec. 8.)

*Water Supply.*—If a house be without a proper supply of water, and such house can be supplied at a rate not exceeding threepence per week, the sanitary authority may give notice in writing to the owner requiring him within a specified time to obtain such supply, and to do such works as may be necessary for that purpose. Where the water supply to a house would be sufficient if the same were inhabited by a lesser number of persons, but is insufficient by reason that the house is inhabited by numerous persons, the sanitary authority may give notice to the occupier to obtain a further supply, and if such notice is not complied with, the sanitary authority may take proceedings for overcrowding. Every water company in the metropolis may, and when required shall, provide and keep throughout their districts a constant supply of pure and wholesome water, sufficient for domestic purposes, and at such a pressure as will make the water reach the top storey of the highest houses within the limits of their districts. The water company may be required to give a constant supply to groups of houses by means of stand-pipes. The Board of Trade have prescribed the fittings required whether for constant or intermittent supply, and the absence of the prescribed fittings in any premises is a nuisance. The power of water companies to cut off water when the rate is payable by the landlord is abrogated, and any company contravening this Act is subject to a fine not exceeding £5 for every day on which the water is cut off.

*Cisterns.*—Cisterns or service-boxes are required in

connection with baths, water-closets, boilers, etc., but their use as intercepting the ordinary house supply should, as far as possible, be discouraged, where there is a constant supply of water.

*Water-closets.*—The provision of water-closets may be enforced under the Metropolis Local Management Act, 1855, sec. 81. The same clause enables the Vestry to require a proper water supply and apparatus to a water-closet. The proportion of water-closets to the number of inmates can also be enforced under the Nuisance Removal Act, 1855, sec. 8, and the cleanliness of such places by the laying on of water or otherwise under the same clause.

*Drains.*—They must be properly trapped, and must have no imperfections which allow the air or other contents to escape, and they must discharge into the sewer. The absence of traps, or defects in drains, can be remedied under the Nuisance Removal Act, 1855, sec. 8. The provision of a sufficient drain, with suitable traps, and its connection with the sewer, can be enforced under the Metropolis Local Management Act, 1855, sec. 73, when the sewer is within 100 feet of the house.

*Dust-bins.*—The provision of dust-bins can be enforced under the Metropolis Local Management Act ; their construction and state of repair, so as to prevent nuisance, under the Nuisance Removal Act, 1855.

*Height of Rooms.*—The Metropolitan Building Act, 1855, sec. 23, enacts that—

“ Every habitable room hereafter constructed in any building, except rooms in the roof thereof, and cellars and underground rooms, shall be in every part at the least 7 feet in height from the floor to the ceiling.

“ Every habitable room hereafter constructed in the roof of any building shall be at the least 7 feet in height from the floor to the ceiling, throughout not less than one-half the area of such room.

“ And whosoever knowingly suffers any room that is not constructed in conformity with this section to be inhabited, shall, in addition to any other penalties he may be subject to under this Act, incur a penalty not exceeding twenty shillings for every day during which such room is inhabited, and any room in which any person passes the night shall be deemed to be inhabited, within the meaning of this Act.”

*Cellar Dwellings.*—The Metropolis Local Management Act, 1855, sec. 103, provides that—

“ Any room of a house, the surface of the floor of which room is more than three feet below the surface of the footway of the adjoining street, and any cellar where such room or cellar is, or has been, occupied separately as a dwelling at or before the time of the passing of the Act, may only continue to be so let or occupied if it possesses an area not less than three feet wide in every part of the room, from six inches below the floor of such room or cellar, to the surface or level of the ground adjoining the front, back, or external side thereof, and extending the full length of such side; if such area, to the extent of at least five feet long and two feet six inches wide, be in front of the windows, and be opened or covered only with open iron gratings; if there be an open fireplace, with proper flue therefrom; if there be a window opening of at least nine superficial feet in area, fitted with a frame filled in with glazed sashes, of which at least four and a half superficial feet is made to open for ventilation.

“ And all such rooms or cellars so let or occupied for the first time since the passing of the Act, must, in addition, be in every part at least seven feet in height, measured from the floor to the ceiling thereof; must be at least one foot of the height above the surface of the footway of the street adjoining, or nearest to the same; the area must be effectually drained and secured against the rise of effluvia from any sewer or drain, and must extend over the whole frontage of the room; and there must be appurtenant to such room or cellar the use of a water-closet or privy, and an ash-pit furnished with proper doors and coverings.”

*Overcrowding.*—The Sanitary Act, 1866, sec. 19, enacts that the word “nuisances,” under the Nuisance Removal Act, shall include “any house, or part of a house, so overcrowded as to be dangerous to the health of the inmates.” It is the rule in the metropolis to require 300 cubic feet air space for every adult, and 150 cubic feet for every child under twelve years of age.

*Removal to Hospital of Persons suffering from Infectious Diseases.*—The Vestry or District Board are empowered by the Sanitary Act of 1866, sec. 26, to direct the removal to hospital “of any persons suffering from any dangerous, contagious, or infectious disorder, being without proper lodging or accommodation, or lodged in a room occupied by more than one family.” It has been decided that the words

"proper lodging accommodation" have no reference to the infectious character of the malady, and are therefore, in practice, almost worthless.

*Disinfection.*—Under the Sanitary Act, 1866, sec. 22, the Vestry or District Board may require of the owner or occupier of an infected house "the cleansing or disinfecting of any house or part thereof, of any articles therein likely to retain infection, or may undertake this duty themselves."

*Regulations as to Houses let in Lodgings.*—Under the Sanitary Act, 1866, sec. 35, the Vestries and District Boards are empowered to make regulations for the following matters:—

1. For fixing the number of persons who may occupy a house, or part of a house, which is let in lodgings, or occupied by members of more than one family.
2. For the registration of houses thus let or occupied in lodgings.
3. For the inspection of such houses, and the keeping the same in a cleanly and wholesome state.
4. For enforcing therein the provision of privy accommodation, and other appliances and means of cleanliness, in proportion to the number of lodgings and occupiers, and the cleansing and the ventilation of the common passages and staircases.
5. For the cleansing and lime-whiting, at stated times, of such premises.

The Sanitary Law Amendment Act, 1874, enacts in sec. 47 that regulations under the above-mentioned section may extend to "the ventilation of rooms, paving and drainage of premises, the separation of the sexes, and to notices to be given, and precautions to be taken, in case of any dangerously infectious or contagious disease."

*Sanitary Law in the Provinces.*—The details of the Public Health Act, 1875, with its amending and supplementary Acts, are very similar to the foregoing summary of the London Acts. It will not therefore be necessary to go minutely into the provisions of these Acts. All England outside London is, under

this Act, divided into rural and urban sanitary districts for the purpose of carrying out the provisions of the Act. The urban sanitary authorities are the corporations of municipal cities and boroughs, the Local Boards of Health, and the Improvement District Commissioners. The Boards of Guardians are the rural sanitary authorities. Generally speaking, the sanitary powers of both rural and urban authorities are the same as regards sewerage, drainage, water supply, inspection and abatement of nuisances. In other respects, the powers of the urban districts exceed those of the rural districts.

The sanitary provisions of the Act may be summed up as follows :—

1. *Sewage and Drainage.*—Complete powers to make, acquire, or purchase sewers are given, also to maintain them in efficient working order. Districts may, under this Act, provide complete systems of sewerage and drainage, and also works such as sewage farms for dealing with sewage. Powers are given to enforce drainage in undrained houses by means of penalties.

2. *Privies and Water-closets.*—Proper accommodation can be enforced for houses and factories. Drains and privies must be properly kept, and examination of same can be made on complaint of nuisance. Local authorities can also provide public necessities and urinals if they think fit.

3. *Scavenging and Cleaning.*—Every urban authority may, and when required by the Local Government Board must, undertake or contract for the removal of house refuse from premises, and the cleaning of ash-pits for the whole or any part of the district. Where the sanitary authority do not themselves undertake or contract for this work, they may make bye-laws imposing the duty of cleaning and removing, at such intervals as they think fit, upon the occupier of the premises.

4. *Water Supply.*—It is the duty of both urban and rural authorities to see that their districts are provided with a proper and efficient water supply.

To do this, they may (*a*) construct waterworks of their own, (*b*) hire existing waterworks, (*c*) contract with some person or persons for a supply of water. They can also supply water to other districts, to public baths, and for trading and manufacturing purposes. Urban authorities must also provide fire-plugs, and other aids for extinguishing fires. Loans may be raised, and water rates and rents charged for these purposes. They can, under certain circumstances, compel owners of houses without a proper water supply to obtain such supply from the public waterworks. The powers of rural authorities have been largely increased by the Public Health (Water) Act, 1878, which says it shall be their duty to see that every occupied dwelling house within their district has, within a reasonable distance, an available supply of wholesome water sufficient for the consumption and use, for domestic purposes, of the inmates of the house ; and which gives them powers for the carrying out of the same.

5. *Cellar Dwellings*.—After the passing of the Act, no new cellars could be used as separate dwellings. Cellars in use before the passing of the Act must comply with the same regulations as in London.

6. *Common Lodging Houses*.—All these must be registered, after inspection and approval by the proper officer. Bye-laws may be made, fixing the number of lodgers, for the separation of the sexes, for promoting cleanliness and ventilation, and generally for the well-ordering of such houses.

7. *Houses let in Lodgings* (Tenement houses).—The powers with regard to those houses are exactly the same as in the metropolis.

8. *Nuisances*.—Stringent powers for the prevention of nuisances and for the enforcement of their removal are given. The definitions of "nuisances" are the same as in the London Acts.

9. *Overcrowding*.—"Any house, or part of a house, so overcrowded as to be dangerous or injurious to the health of the inmates, whether or not members of the same family," is a nuisance, and can be dealt with under clauses 96 and 97, which empower a

court of summary jurisdiction to make an order closing the houses if the nuisance is not abated.

10. *Infectious Diseases.*—The powers are similar to those in the London Acts. Hospitals may, under certain circumstances, be provided by the local authorities. Local authorities may now adopt the Infectious Diseases (Prevention) Act, 1890, which makes the notification of all cases of infectious disease compulsory both on the householder and medical man. This Act has been largely adopted.

11. *Medical Officers of Health* and sanitary inspectors must be appointed for the proper carrying out of the provisions of the Act.

Since 1885 the proper administration of the sanitary parts of the health Acts has been amended both in London and the provinces, by the Act 48 & 49 Vict. c. 72, sec. 7. Formerly the Local Government Board, on complaint to them, could enforce the performance of certain duties. Now the complainant can apply for a mandamus without going to the Board, if any sanitary authority fails in its duty. The same Act also introduced another important but little-known amendment. By it everyone who lets a house, or part of a house, to a member of the working classes, is bound to have the place in a reasonably habitable state when the tenant goes in. The house or room must not be so damp as to be unhealthy, or so dilapidated as to be dangerous. If the tenant or his family fall ill from defects in the drains or water supply, or from the dampness of the room, or are injured by the fall of ceilings, or the rottenness of floors, or the like, the landlord can be sued in a County Court for the loss which the tenant or his family have suffered, such as the doctor's bill or loss of wages. This is re-enacted by the Working Class Dwellings Act, 1890.

The Public Health Act, 1875, confers on the local authorities large powers with respect to the making of bye-laws upon nearly all the subjects dealt with by the Act. These bye-laws must receive the sanction of the Local Government Board. The Board have, for the guidance of the local authorities, prepared

model sets dealing with sixteen distinct subjects. Those relating to "new streets and buildings" have a direct bearing upon the present question. Broadly speaking, the building bye-laws may be drafted so as to prevent the creation of nearly all the sanitary and structural defects now existing in the old houses. To give an idea of the ground that may be covered this way, it may be noted that the new building bye-laws of the City of Manchester have just received the sanction of the Local Government Board. These bye-laws extend to fifty-five pages, and include a great many important changes with regard to dwelling-houses. "They mean that in future there must in all dwellings be more light, more ventilation, more breathing space outside, better security against fire, and better drainage."

The Public  
Health  
Acts  
Amend-  
ment Act,  
1890.

The Public Health Acts Amendment Act, 1890, is a permissive measure which may be adopted wholly or in part by urban authorities, and in part by rural authorities. Part III., which deals with sanitary matters, will, if adopted, give authorities an extension of the powers already in their possession. It is really intended to remedy some of the small defects that experience has discovered in the working of the older Acts. Under it, bad drainage, and building upon ground impregnated with refuse, may be prevented. The authorities also have greater powers to deal with the details of new buildings, and of cleansing and sweeping courts and alleys. Some authorities, among others the City of Manchester, I believe, have adopted this part.

The  
Infectious  
Disease  
(Notifica-  
tion) Act,  
1889.

Some local authorities have had, under their special Acts, powers for the compulsory notification of infectious diseases. By the Act of 1889, all sanitary authorities can make this notification compulsory. The Act has been adopted by authorities representing about four-fifths of the population, and seems likely to become universal in operation.

From the foregoing abstract it will be seen that the Public Health Acts cover nearly the whole field of the sanitary requirements of the dwellings of the poor. With proper and efficient administration, there would

be little to complain of as regards sanitary matters. Considering that sanitary law may be said to have originated only forty years ago, and that as regards the provinces we have had a really workable code for fifteen years only, whilst in the metropolis they are still without one, a great improvement has, as I shall endeavour to show in the sequel, resulted from this legislation. Further improvement will result if the spirit of the Acts, "that it is the duty of every householder to keep his house and premises clean and wholesome, while it is the duty of the authority to see that he does so," is worked up to by all concerned.

Ground  
covered by  
sanitary  
laws.

#### IMPROVEMENT AND PROVISION OF DWELLINGS.

In 1851 Lord Shaftesbury was instrumental in procuring the passing of the Labouring Classes Lodging Houses Act (14 & 15 Vict., c. 34), which enabled parishes with a population of not less than 10,000 in the metropolis and populous districts outside to raise money by mortgage of the rates for the purpose of providing lodging-houses for the working classes. The houses to be regulated by Commissioners appointed under the Act. This Act practically remained a dead letter, never being used, and was repealed by the Act of the present year. The intention of Lord Shaftesbury's Act was to provide entirely new accommodation, irrespective of the existing houses.

Lord  
Shaftes-  
bury's Acts.

The next series of laws are known as Torrens' Acts, and consist of the principal Act (31 & 32 Vict. c. 130), passed in 1868, and the amending Acts of 1879 (42 & 43 Vict. c. 64) and of 1882 (45 & 46 Vict. c. 54). These Acts provided for the gradual improvement or demolition of dwellings of the working classes, and for the building and maintenance of the improved dwellings. These Acts applied to single tenements or comparatively small groups of houses. They applied to London and to all urban sanitary districts without any limit of population. They are now all repealed by the new Act.

Torrens'  
Acts.

The Artisans' Dwellings Improvement Acts, commonly known as Sir Richard Cross's Acts, are the

Cross's  
Acts.

series framed in 1875, 1879, and 1882 respectively (38 & 39 Vict. c. 36; 42 & 43 Vict. c. 63; and 45 & 46 Vict. c. 54, part 1). They were to deal with whole areas, where the houses were so structurally defective as to be incapable of repair, and so ill-placed with reference to one another as to require, to bring them up to a proper sanitary standard, nothing short of demolition and reconstruction. Under these Acts the local authority, armed with compulsory powers, at once enters as a purchaser, and on completion of the purchase proceeds forthwith to a scheme of reconstruction. These Acts applied only to London and urban sanitary districts with a population of not less than 25,000. They are all repealed under the new Act. It is worth noting in passing, that great improvements have been carried out under both Torrens' and Cross's Acts.

In 1885, following the first Report of the Royal Commission, an Act—the Housing of the Working Classes Act, 1885 (48 & 49 Vict. c. 72)—was passed with a view to carrying out some of the most important recommendations of the Commission. It consisted of amendments to previous Acts relating to provision of dwellings, and of amendments with regard to sanitary matters. The new Act repeals all this Act except those portions which relate to purely sanitary matters, viz., sections 7 to 10 inclusive.

Act of  
1885.

#### **HOUSING OF THE WORKING CLASSES ACT, 1890** (53 & 54 Vict. c. 70).

Mr.  
Ritchie's  
New Act of  
1890.

I now proceed to give a brief summary of the law as it now stands consequent upon the new Act. Mr. Ritchie introduced two Bills in the early part of the Session 1890, one repealing nearly all the previous Acts, but consolidating their important and useful provisions anew, and one amending the law on the subject. These Bills met with general approval, and passed the second reading without opposition. They were then referred to the Standing Committee on Law, and were consolidated into one Bill and passed through both Houses with a few very slight amend-

ments. The new Bill practically includes all the provisions of Cross's Acts, Torrens' Acts, and Shaftesbury's Act. The amendments are few, and take generally the form of rendering obligatory certain powers that were only permissive under the old Acts.

The Bill is divided into seven parts :

PART I. deals with "unhealthy areas" pretty much on the lines of Cross's Acts.

General scope  
of the  
measure.

PART II. deals with "unhealthy premises," and embodies the provisions of Torrens' Acts.

PART III. relates to the provision and management of "working-class lodging-houses."

PART IV. is supplemental, to connect the Act with existing legislation.

PARTS V. and VI. contain the application of the Act to Scotland and Ireland ; and

PART VII. repeals the previous Acts on the subject. Then follow a number of schedules containing details of forms to be used and the methods of procedure.

PART I. (*unhealthy areas*) does not apply to rural sanitary districts, but only to urban districts. To deal with any area there must first be an official representation that within a certain area (a) any houses, courts, or alleys are unfit for human habitation; or (b) diseases indicating a generally low condition of health among the population have been from time to time prevalent, and such prevalence may reasonably be attributed to the closeness, narrowness, and bad arrangement, or the bad condition of the streets and houses, or groups of houses, within such area; or to the want of light, air, ventilation, or proper conveniences, or to any other sanitary defects, or to one or more of such causes, and that the evils cannot be remedied without an improvement scheme. The local authorities shall take such representation into consideration, and, if satisfied of the truth of the same and of the sufficiency of their resources, shall pass a resolution that such an area is an unhealthy area, and shall forthwith proceed to make a scheme, and no member of a local body pecuniarily interested shall vote in connection with it. The "official

Part I.  
Unhealthy  
areas.

representation" is to be made by a medical officer of health, who is *required* to inspect and report whenever two Justices or twelve ratepayers make a complaint to him about the condition of any area. If he fails to do so, the ratepayers may apply to the Local Government Board, if the area is outside London, or to the Secretary of State if in London. A report from the medical officer of any county submitted to the County Council, and forwarded by that Council to the local authority of any district in that county, shall have the same effect as a report from the medical officer of the district. The Improvement Scheme must be accompanied by plans and estimates ; it may exclude portions of an area reported, and include neighbouring lands, if thought fit, to render the scheme more efficient for sanitary purposes. It may provide for widening the approaches to, or for opening out an area, and must provide proper sanitary arrangements, and, with certain provisions, must provide dwelling accommodation for the working classes displaced by the scheme. After making the scheme public by advertisement, and by notice to the owners and occupiers, the scheme must be laid before the Local Government Board, who will direct a local inquiry to be held. If the scheme meets with the approval of the confirming authority, it will be submitted to Parliament and confirmed by an Act. The scheme, if relating to London, shall provide for the accommodation of at least as many persons of the working class as may be displaced, either within the limits of the same area, or the immediate vicinity ; but the scheme may be passed without such new accommodation in the immediate vicinity, if it be proved, to the satisfaction of the confirming authority, that equally convenient accommodation is to be provided elsewhere ; and the provision of fresh accommodation may be dispensed with altogether as regards one-half (but no more) of the number of persons displaced, if special circumstances in the locality appear to the confirming authority to make it expedient. Where a scheme comprises an area which is outside London it shall, if the Local Government Board

so require, provide for the accommodation of such number of the working classes displaced either within or without the area. When the scheme has been confirmed, the local authority must take steps to purchase the land and to carry out the scheme. They may let or sell the land to any persons who will undertake to carry out the scheme, or they may have it carried out upon agreed terms, but they are not to carry out the rebuilding themselves without the sanction of the Local Government Board. The lands required may be purchased by mutual agreement, but where that cannot be done the price will be fixed by arbitration. The price is to be the fair market value, assessed under the Land Clauses Acts, but without any allowance for compulsory purchase ; and, where nuisances were existing, with deductions for whatever cost would have been necessary to put the buildings into repair or abate the nuisances. Where premises are found unfit for habitation, the compensation is to be simply the value of the land and building materials. Any lands in the possession of the local authority may be used for the purpose of providing accommodation for the working classes displaced ; and they may also purchase by agreement any other convenient land that may be needed. The expenses incurred under the scheme shall be defrayed out of the local rates, or from special loans raised for the purpose. The local authorities will have the same powers of borrowing as they have under the Public Health Acts. The Public Works Loan Commissioners will have power to lend on the recommendation of the Local Government Board at the rate of  $3\frac{1}{2}$  per cent., and the loans must be paid within a period not exceeding fifty years. There are a few minor provisions included in Part I.

PART II. (*unhealthy premises*) renders it the duty of the medical officer of health of every district to report to the local authority any premises in his district which appear to him to be in a state so injurious to health as to be unfit for human habitation. Further, it is now the duty of every local authority to cause to be made, from time to time,

Part II.  
Unhealthy  
premises.

inspection of their district with a view to ascertain whether any dwelling-house therein is in a state so dangerous or injurious to health as to be unfit for human habitation ; and if, on the representation of the medical officer, or any other officer of such authority, or by information given, any dwelling-house appears to them to be in such a state, to forthwith take proceedings against the owner or occupier for closing the dwelling-house. Upon taking such proceedings, the magistrate may make a closing order and impose a fine not exceeding £20. After a closing order is made, the local authority may, if they think fit, resolve on the demolition of the building. Notice of this resolution must be served upon the owner, who can appear against it and state his objections. If, after hearing the owner, they think fit, they may (unless the owner undertakes forthwith to put the building into a state fit for habitation) order the demolition, and may themselves demolish, the building accordingly, if the owner does not do so within three months. "Obstructive buildings"—that is to say, buildings which stop ventilation or are otherwise injurious to health in the neighbourhood—may be dealt with by a somewhat similar procedure, but with more tenderness to the owners. When a building has been demolished as injurious to health, no other building similarly defective may be erected. Where a building or buildings have been thus demolished, the local authority, if they think expedient, may procure a scheme as in Part I. for using the site as follows :

1. Dedicating it as a highway or open space.
2. Appropriate it, sell it, or let it for the erection of dwellings for the working classes.
3. Or exchange it for other more suitable land for the same purpose.

The claims for compensation are to be settled in the same way as in Part I. The expenses incurred are to be defrayed by the local rates, which in this case must not in any year exceed twopence in the pound for the purposes of this part of the Act. Money may also be borrowed for the purpose of

purchasing land for the removal of an obstructive building.

This portion of the Act applies to urban and rural sanitary districts, and there are certain special provisions only applicable to London.

**PART III. (*working-class lodging-houses*).**—This part of the Act is varied so as to apply, *mutatis mutandis*, to both urban and rural sanitary districts. In rural districts the consent of the County Council is required before the Act can be put in force. This consent will only be given after a local inquiry by the County Council inspector, and after the inspector has certified that accommodation is necessary in the district for the housing of the working classes, and that there is no probability that such accommodation will be provided without the execution of this part of the Act, and that, having regard to the liability which will be incurred by the rates, it is prudent to undertake the work. After the Act is adopted, a local authority may acquire land for the purposes of the Act as under the Public Health Act, 1875, and on any lands thus acquired may erect any buildings suitable for lodging-houses for the working classes, and convert any buildings into lodging-houses for the working classes, and may alter, enlarge, repair, and improve the same respectively, and fit up, furnish, and supply the same with all furniture, fittings, and conveniences. The local authority may also purchase or lease by contract any existing lodging-houses. Powers are given to trustees of existing lodging-houses built by private subscriptions or otherwise to transfer them by selling or leasing to the local authority. Under this part of the Act the expression "lodging-houses for the working classes" includes separate houses or cottages, whether containing one or several tenements; the expression "cottage" may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds. The management and control of lodging-houses established or acquired under this part of the Act shall be vested in and exercised by the local authority, who may fix the

Part III.  
Working-class  
lodging-houses.

charges, and make bye-laws for the regulation of the houses. Any person who, or whose wife or husband, at any time while such person is a tenant or occupier of any such lodging-house, receives any relief under the Acts relating to the relief of the poor, other than relief granted on account only of accident or temporary illness, shall thereupon be disqualified for continuing to be such a tenant or occupier. Whenever any lodging-houses have been established for seven years and upwards, and the local authority finds them unnecessary or too expensive, they have power to sell the same for the best price they can. All expenses incurred by a local authority in the execution of this part of the Act shall be defrayed—

1. In London, out of the Dwelling House Improvement Fund, under Part I. of this Act.
2. In the case of an urban sanitary authority, as part of the general expenses of their execution of the Public Health Acts.
3. In the case of a rural sanitary authority, as special expenses incurred in the execution of the Public Health Acts.

In rural sanitary districts the expenses may be placed upon contributory places in the same district and not upon the whole district, if the local authority think that will be just. The authorities have certain powers of borrowing for the purposes of this part of the Act.

Any railway, dock, harbour, manufacturing or trading company, employing working people, may out of their funds purchase land and build houses for those in their employment, whether their charters or articles permit or not. The same powers are extended to commissioners of waterworks and other semi-public corporations. The Public Works Loan Commissioners may advance loans to any of the above companies or to private owners of land for the purposes of constructing or improving, or of facilitating or encouraging the construction or improvement of, dwellings for the working classes, such loans to bear four per cent. interest, and to be repayable in forty years.

**PART IV.** contains supplemental provisions necessary to harmonise the Act with existing legislation.

**PARTS V. & VI.** apply the Act to Scotland and Ireland, with the necessary modifications to fit in with the special legislation relating to those countries.

**PART VII.** repeals the previous legislation on the matter.

A comparison of the new Act with the mass of previous legislation will not exhibit any very radical change. The advantages of the new Act are that all the provisions formerly scattered over about fifteen Acts are now conveniently consolidated in one. Whilst no new principles have been introduced, the procedure has been rendered in certain matters, particularly those relating to unhealthy houses, much simpler and more expeditious. Mr. Ritchie, in introducing the Bill, said the "great object of the present Bill has been to make owners of insanitary property responsible for their condition, and to compel them to put these houses into a habitable state if they wish to avoid a closing order." "It is made an absolute duty of the medical officer of health to report to the local authorities any premises injurious to health and unfit for human habitation ; and it is also made the absolute duty of the local authorities to order proper periodical surveys to be made of their district, with a view to seeing that the medical officer of health fulfils his duty." The principle of the responsibility of the owners is emphasised, and is the central idea of the procedure. The local authority is relieved of saying what shall be done to any particular premises ; the owner must provide his own remedy and carry it out. It also allows of schemes for dealing with smaller areas than could be dealt with under Cross's Acts, and this covers the ground between those Acts and Torrens'. The large local authorities like the County Councils, particularly in London, will now have a certain amount of power to see that the district authorities carry out their duties. Minor details have been introduced to simplify the machinery of arbitration for fixing the compensation to be given for houses and land taken over by the authorities, and it is

Improvements introduced by the new Act.

Mr. Ritchie's view.

Limits of  
the new  
Act.

hoped that under them the excessive compensation and prices formerly paid will no longer be allowed. The powers of dealing with "obstructive buildings" are also improved and increased. The Act does not introduce any controversial points as to the better apportionment of the cost by dividing it between the owners and the ratepayers, nor does it deal with the question of dividing the rates between owners and occupiers, or the taxing of ground rents, or the principle of "betterment." Consequently the extreme school of reformers, like Professor Stuart, while accepting the Act as a step forward, do not look upon it as a final solution. There can be no question that it is a great improvement on the previous Acts, and with efficient administration by the local authorities, backed up by an enlightened and awakened public opinion, much may now be done to improve the sanitary condition of the dwellings of the poor.

## CHAPTER III.

### ECONOMICS.

J. S. MILL defined Political Economy as an attempt "to investigate the nature of wealth and the laws of its production and distribution, including, directly or remotely, the operation of all the causes by which the condition of mankind or of any society of human beings, in respect to this universal object of human desire, is made prosperous or the reverse." A somewhat wider definition is given by a later economist, Prof. Marshall, who says, "Economics is a study of man's actions in the business of life ; it inquires how he gets his income, and how he uses it. Thus it is on one side a study of wealth, and on the other side a part of the study of man. In accordance with English traditions, it is held that the function of the science is to collect, arrange, and analyse economic facts, and to apply the knowledge gained by experience and observation in determining what are likely to be the immediate and ultimate effects of various groups of causes." He further defines an economic law "as a statement that a certain course of action may be expected under certain conditions from the members of an industrial group ; and that action is the normal action of the members of that group. Normal action is not always morally right ; very often it is action which we should use our utmost efforts to stop. For instance, the normal condition of many of the very poorest inhabitants of a large town is to be devoid of enterprise and unwilling to avail themselves of the opportunities that may offer for a healthier and less squalid life elsewhere. They have not the strength, physical and moral, required for working their way out of their squalid surroundings."

All economic laws are, to a certain extent, hypothetical, being in each case the results of reasoning and analysis from one set of assumptions. The chief

Scope of economics.

J. S. Mill's definition.

Prof. Marshall's definition.

"Principles of economics."

Economic law.

Hypothetical nature of economic laws.

assumptions in the older political economy were that men were more or less uniform in constitution, and that self-interest was the principal, and, so far as economics were concerned, the only motive under which they acted in relation to wealth. Later economists have recognised that the problems to be dealt with are more complex, and that modifying circumstances, such as the force of custom, must be taken into account. They now see that "an economic law is applicable only to a very narrow range of circumstances, which happen to exist together at one particular place and time, but quickly pass away. When they are gone, the law, though still true as an abstract proposition, has no longer any practical bearing, because the particular set of causes with which it deals are nowhere to be found acting together without important disturbance from other causes."

The complexity of the problem is so great that a discussion limited to the narrowest economic views can have little practical value. The social aspects of the question completely overshadow the strictly economic considerations. A brief statement of the economic laws which bear on the question will therefore suffice. This statement will be limited to the laws of supply and demand and the theory of *laissez faire*. The laws of supply and demand have been thus summarised :—When the demand exceeds the supply, competition grows stronger among the buyers and prices rise ; and when the demand falls short of the supply, competition grows stronger among the sellers and prices fall. A rise in price tends to encourage production, while a fall in price tends to discourage it. The result is, demand and supply continually tend to equilibrium. It is assumed that buyers and sellers, or producers and consumers, are free to fix their own prices. In other words, the laws of supply and demand prevail under a system of free competition.

#### Laws of supply and demand.

#### Effects of the laws of supply and demand on the problem.

How do these laws operate as regards the housing of the poor? Let us first consider them in relation to the supply of houses. The evidence before the Royal Commission clearly showed that the demand exceeded

the supply, and produced the overcrowding. It also clearly showed that, owing to the necessity of the poor living in particular localities for their occupations, the area of the market was practically limited. This restricted the supply and intensified the demand. The supply was further restricted by the competition of railway companies and other bodies, who have required the spaces for their improvements and stations, and who have been aided by the State, in the shape of legislative enactments, in acquiring them. A further restriction has resulted from the private ownership of land. In many cases the owners have used their powers to prevent the building of dwellings for the poor, on account of the depreciation that would follow to their other property. The laws of supply and demand have not had free play as regards the supply of houses, and the restrictions have, in nearly every case, acted to the detriment of the poor. As regards rents, it may be said that the laws have had free scope. This again has worked to the disadvantage of the poor. They have not been in the position of free buyers. Their circumstances compelled them to live in certain localities, and to accept whatever accommodation those localities afforded. Their numbers, their poverty, habits of life, low standard of morals, combined with the irregularity of their earnings, besides making the business of supplying houses a risky one, necessitated that it should also be one in which the profits should be abnormally large. Consequently, the rents have run up to the utmost limit, in many districts amounting to one-third and one-fourth of the earnings of the poor. Leaving the matter to be solved by the laws of supply and demand, with the poor heavily handicapped by all the adverse circumstances, has hitherto solved the matter in a very unsatisfactory manner, and there is no prospect of a better result in the future.

The theory of *laissez faire*, economically considered, is that wealth tends to be produced most amply and economically in a society in which Government confines itself to the protection of person and property and the enforcement of contracts not brought about

Theory of  
*laissez*  
*faire*.

by force and fraud, individuals being left free to produce and to transfer to others whatever utilities they choose on any terms that may be freely arranged. It is contended that in a society so constituted the regard for self-interest will lead to the effectual demand for the things that are most useful, and regard for self-interest on the part of the producers will lead to their production at least cost. Consequently, the function of the Government is to leave things alone. Some of the older economists attached great importance to this doctrine; it has not, however, the same weight with modern economists, some of whom go so far as to say that it has nothing to do with economic science. According to Prof. Sidgwick, "There was indeed a kind of political economy which flourished in proud independence of facts, and undertook to settle all practical problems of Governmental interference or private philanthropy by simple deduction from one or two general assumptions, of which the chief was the assumption of the universally beneficent and harmonious operation of self-interest well let alone. That kind of political economy was sometimes called 'orthodox,' though it had the characteristic, unusual in orthodox doctrines, of being repudiated by the majority of accredited teachers on the subject. But whether orthodox or not, he must be allowed to disclaim all connection with it." The doctrine, as originally laid down by the early French economists, had as its corollary the maxim "Clear the way." This fact, however, has not received the same attention as the *laissez faire* part.

Decadence  
of this  
theory.

The doctrine of *laissez faire* is really an *a priori* deduction from purely hypothetical premises. So far as regards the housing of the poor, the conditions of freedom necessary for the working of the theory do not exist, and the doctrine is therefore not applicable. Owing to the success of Free Trade in England, the doctrine for a period had many followers. No one now, except Mr. Herbert Spencer, and the extreme school of Individualists, like the Liberty and Property Defence League, accept it in its entirety. An academic doctrine like this, upon which no civilised State

bases its practical legislation, ought not to be a sufficient argument against State interference with the housing of the poor.

The truth is, the problem is not purely economic, and cannot be settled by any purely economic reasoning. The function of economics in it is to define as clearly as possible what will be the economic results of any given course of action. The problem is one of practical politics, which must be solved by conscience and commonsense, guided by the dictates of experience, as well as the results of economic reasoning.

The opinions of nearly all the leading economists show that this view is correct. "Except in matters of mere detail," J. S. Mill remarks, "there are, perhaps, no practical questions, even among those which approach nearest to the character of purely economic questions, which admit of being decided on economic principles alone." Cairnes says: "There are few practical problems which do not present other aspects than those purely economical, and those may involve consequences so weighty as to turn the scale against purely economic solutions."

Fawcett's position was that the association of political economy with the *laissez faire* school was accidental, and that each case must be judged on its merits, and that Government should do only what experience has shown it can do efficiently. Jevons, while in general upholding the rule of *laissez faire*, yet in large classes of cases invoked the interference of local or central authorities. He says: "In practical legislation the first step is to throw aside all supposed absolute rights or inflexible principles, and to rid our minds of the idea that there are any such things in social matters as abstract rights, absolute principles, indefeasible laws, unalterable rules, or anything whatever of an eternal or inflexible nature." Further, "So intricate are the ways—industrial, sanitary, or political—in which one class or section of the people affect other sections, that there is hardly any limit to the interference of the legislator." "We must learn to judge each case upon its merits, interpreting with painful care all experience which can be brought to bear upon the matter."

Problem  
not purely  
economic,  
but social.

Opinions of  
economists:  
J. S. Mill.

Cairnes.

Fawcett.

Jevons.

**Prof.  
Marshall.**

Prof. Marshall may also be cited : "The laws of economics are statements of tendencies expressed in the indicative mood, and not ethical precepts in the imperative. In some parts of the science the province of exact reasoning extends so far that it can go near indicating the right solution of practical problems. But in every practical problem it is commonsense that is the ultimate arbiter. It is the function of commonsense alone to propose a particular aim ; to collect from each department of knowledge material adapted, so far as that department can do it, to the special purpose ; to combine the various materials ; to assign each its proper place and importance ; and, finally, to decide which course is to be adopted. It is not the function of a science to lay down practical precepts or to prescribe rules of life. The laws of economics are statements as to the effects produced by different causes, singly or in combination ; they are not rules ready for immediate application in practical politics."

**Problem on  
its merits.**

Accepting the dicta of the economists, the problem must be investigated on its merits, and it resolves itself into two branches :—Should the State interfere in the matter ? And if so, what form should the interference take ?

**Is it a fit  
subject for  
State inter-  
ference ?**

To justify State interference will require a strong case, for, as Lord Rosebery said, "the State was the last and the desperate remedy in this country for great evils which private enterprise could not deal with." Private enterprise must be shown to have proved unequal to dealing with the problem in its entirety. That this is so the evidence cited in the first chapter of this essay is ample proof.

**Prof.  
Sidgwick  
on the  
limits of  
*laissez  
faire.***

Prof. Sidgwick, while accepting *laissez faire* as a general rule, points out a large number of exceptions to the rule ; among them is interference for the promotion of health, and, again, on the ground that certain industrial classes are not found by experience to take sufficient care of their private economic interests. He lays down that the general economic argument of *laissez faire* falls away in such cases, wholly or to a great extent, or is balanced by strictly economic

considerations on the other side. The housing of the poor, it seems to me, comes under both these heads.

State interference for the prevention of nuisances and the preservation of public health is justified under the strictest Individualist theory. This will cover the whole of the sanitary laws and regulations, which are certainly the most important element in the case. It will also cover the imposition of building regulations, which are designed to prevent the creation of fresh nuisances. This is really only a case of dealing with adulteration and fraud. If the State is justified in protecting the public from adulterated food, it is still more justified in protecting them from unhealthy and insanitary houses, where the freedom of choice is practically limited. To insist that buildings let as dwellings should be fit to live in is merely the enforcement of a tacit understanding in the contract between the owner and the hirer.

The arguments in favour of State intervention, either delegated or direct, to provide houses, or to aid in the provision of houses, is based upon the fact that a certain class of people cannot do anything themselves. Practically they are now helpless, and from the peculiar circumstances of the case have no hope of doing better in the future. The argument that State aid will tend to pauperise the people has little weight in this case, because, as Prof. Marshall says, "they have not the strength—physical, mental, and moral—required for working their way out of their squalid surroundings." In such cases as this the first step to creating and developing the feelings of self-help and independence is to give them some starting-point from which it can grow. As J. S. Mill points out, "Energy and self-dependence are, however, liable to be impaired by the absence of help, as well as by its excess. It is even more fatal to exertion to have no hope of succeeding by it than to be assured of succeeding without it. When the condition of anyone is so disastrous that his energies are paralysed by discouragement, assistance is a tonic, not a sedative; it braces instead of deadening the active faculties, always provided that the assistance is not

State interference justifiable on sanitary grounds.

State interference with the supply of houses.

J. S. Mill on the case of the hopeless.

such as to dispense with self-help, by substituting itself for the person's own labour, skill, and prudence, but is limited to affording him a better hope of attaining success by those legitimate means. This, accordingly, is a test to which all plans of philanthropy and benevolence should be brought, whether intended for the benefit of individuals or of classes, and whether conducted on the voluntary or on the Government principle."

Arguments from joint-stock enterprise.

From the nature of the case, private enterprise for providing dwellings for the poor on a large scale will generally take, as experience has shown, the form of joint-stock enterprise—that is, it will be done by a company. Now Mill, in discussing the limits of State interference, allows that most of the objections to it fall away when the only alternative is joint-stock enterprise. If this argument was strong when Mill wrote—about forty years ago—it must be still stronger now, when about one-third of the whole business of this country is conducted by joint-stock enterprise. This argument is peculiarly applicable to this case, as State enterprise, having the sanction and power of the law, is very much more likely to be successful in undertaking to deal with the most pressing cases.

Arguments from crime and vice.

There is another strong argument for dealing with the question. The "rookeries" are the haunts of the criminal and vicious classes, and, to a certain extent, the vice and crime are created by these surroundings. If not entirely created by them, they are perpetuated, and thus the existence of the "rookeries" is a constant source of danger to the surrounding people, and entails great expense for police administration. Lord Shaftesbury confirmed this from his long experience. The great improvements at Glasgow were followed by a marked diminution in crime. The destruction of the slums, and their replacement by decent dwellings, would not be a complete remedy for vice and crime, but it would certainly diminish them, and is a necessary step to combine with other progressive movements. If Huxley's statement "that the inhabitants of the poorer quarters of London and other large towns are condemned to a mode of life far more

degraded and uncivilised than that of any tribe of Western Africa" is true, and we take into consideration the influence of environment on organisms, we cannot expect any marked social improvement until the surroundings of the very poor are altered for the better. The dangers to society alone from this fact would in itself be justification enough for State interference. The warning of Danton must be heeded, "If you suffer the poor to grow up as animals, they may chance to become wild beasts and rend you."

Half a century ago Carlyle, in "Past and Present," put the argument for dealing with the matter on the ground of danger to public health. "A poor Irish widow, her husband having died in one of the slums of Edinburgh, went forth with her three children, bare of all resource, to solicit help from the charitable establishments of that city. At this charitable establishment, and then at that, she was refused ; referred from one to the other, helped by none, till she had exhausted them all ; till her strength and heart failed her ; she sank down in typhus fever, died, and infected her lane with fever, so that seventeen other persons died of fever there in consequence. Would it not have been *economy* to help this poor widow ?"

Carlyle  
on the  
argument  
from  
health.

An economic argument based upon what are termed "necessaries" may be used in favour of State interference. By this term are meant the things which are sufficient to enable the labourers to support themselves and their families. Prof. Marshall points out that "In happier times a more careful analysis has brought into prominence the distinction between the necessities for efficiency and the necessities for existence, and has made it evident that there is for each rank of industry, at any time and place, a more or less clearly defined income which is necessary for merely sustaining its members, while there is another and larger income which is necessary for keeping it in full efficiency." Further, he says, "the necessities for the efficiency of an ordinary agricultural or an unskilled town labourer and his family in England in this generation may be said to consist of a well-drained dwelling with several rooms, warm clothing,

The  
argument  
from nec-  
essaries.

Prof.  
Marshall's  
definition.

with some changes of under-clothing, pure water, a plentiful supply of cereal food, with a moderate allowance of meat and milk, and a little tea, etc., some education and some recreation, and lastly, sufficient freedom for his wife from other work to enable her to perform properly her maternal and her household duties. If in any district unskilled labour is deprived of any of these things, its efficiency will suffer in the same way as that of a horse that is not properly tended or a steam-engine that has an inadequate supply of coals. All consumption up to this limit is simply productive consumption ; any stinting of this consumption is not economical, but wasteful." It follows from this that adequate house accommodation is a requisite for the efficient production of wealth, and that, other things being equal, it is better for the State to see that this is provided rather than it should be neglected altogether. This argument is exactly on all-fours with the argument for State-aided technical education, which is based upon the idea of rendering labour more efficient. The deterioration of the physique of dwellers in towns, with its consequent impairment of efficiency in wealth production, is a strong argument for providing better dwellings and surroundings. If it is true "that, even in trades that require little muscular strength, only a very small portion of those artisans to whom London owes its pre-eminence as a centre of highly-skilled work come from parents who were born there, and that there are scarcely any whose grandparents were born there," the overcrowding, etc., must be responsible for a large amount of economic waste.

Dangers  
and  
difficulties  
of State  
enterprise.

The dangers and difficulties connected with State enterprise on this question are very great, and it would be folly to attempt to minimise them. Some of them will be discussed later on in connection with the method of State enterprise to be adopted. The lessons of the evil effects of the old Poor Law upon the working classes should be kept in mind, and State aid should be in such a form as not to become a grant in aid of wages, as the relief under the old Poor Law was. Neither should it become a means of

enriching the land and house owners. No one should be allowed to make a profit out of the removal of a public evil. Enough has, I think, been said to make out a case for State interference, and it now remains to discuss the form it should take, in order to secure the maximum of good with the minimum of evil, for a "last and desperate remedy" cannot be unaccompanied with drawbacks.

All action in a highly-developed community like ours must be the result of compromise. "Politics," says John Morley, "are a field where action is one long second-best, and where the choice constantly lies between two blunders." This is especially true of the present complex problem. The conditions are of such as to render the intervention of the local or municipal bodies more efficient, as a rule, than that of the central authority. The central authority may, however, act with advantage in certain directions. Some of the evil is the result of bad legislation in the past; this can, to a certain extent, be counteracted by the repeal of useless and bad laws and the production of workable measures like the new Housing of the Working Classes Act, 1890. In legislation much may still be done, as many of the difficulties are connected with subjects such as land tenure and transfer. Simplification of the laws relating to land transfer is much needed. The evidence before the Royal Commission showed that the legal costs in most cases are extravagant. "Mr. Forwood stated that £72,000, which was paid in compensation for 635 insanitary houses in Liverpool, was out of all proportion to what the owners were morally entitled to; but the sum of £10,000 paid to lawyers for their legal charges in connection with the same transaction was a much more surprising figure." It is to be hoped that the arbitration awards and costs under the new Act will show much better results. Cases were given where the legal expenses upon the transfer of pieces of land amounted to more than one-third their value, and it was stated that at present it is almost impossible for a working man to become the owner of his house without putting an enormous additional percentage of its value into the

Forms of  
State inter-  
ference.

Functions  
of the  
central  
authority.

pockets of the lawyers. The evils of the leasehold system, which was also shown to be responsible for much of the existing misery, can to a large extent be remedied by the intervention of the central authority, in the shape of legislation. One of its functions is the enunciation of general principles and the laying down of general rules. It should also collect information as to what is being done in the various localities, with full details of the results, and present them in a handy form to the local authorities and the general public ; for, as Mill remarks, " Power may be localised, but knowledge, to be most useful, must be centralised." The excellent reports, Blue Books, and circulars, that have of late years been issued from the Government departments are of great value and have rendered great service ; it is a pity they are not better known. The completion of the system of local government, so that in every place there shall exist a local body to carry out the law, is another piece of work that still remains for the central authority to do. It should exercise a full supervision over the local bodies, to see that the laws are carefully and thoroughly carried out. It should foster and develop local action, and, as the working of local government becomes more perfect and efficient, its powers should be gradually extended. The law at present confers the power of expropriation in limited areas ; if this is right in principle, it should be made cheap and expeditious in practice. There is no logical reason why the power should not be enlarged, so as to enable the local body to become the owner of the whole of the land within its area, provided that the local body can show the central authority that such a course would not entail too large a financial burden. All legislation on subjects of this class being in its nature experimental, there can be no finality in it. A certain fluidity should therefore characterise it. The central authority should from time to time revise existing laws, repealing those portions that experience shows to have become useless, and adding fresh enactments where required. The power of aiding by the granting of loans on equitable terms is another useful function of the

central authority. The provision of new dwellings, and the maintenance of the sanitary condition of all dwellings, should form no part of the business of the central authority.

The idea, which we owe to the evolutionists, of society as a living organism, and not a mass of disconnected atoms, is best exemplified in local or municipal bodies. Looked at in that light, the local authority is merely the people in their collective capacity performing those functions which experience has taught them can be best done by joint effort rather than by individual enterprise. Local government is one of the means by which the democracy will be enabled to work out their own salvation. It therefore furnishes the proper machinery for carrying out the administrative work connected with our question. The functions of the local authorities should be the administration of the law and the carrying out of all improvement schemes. First and foremost should be the rigid and complete enforcement of the sanitary provisions of the law. If these were carried out properly, three-fourths, if not more, of the evils would disappear. One of the causes of the want of new dwellings is that the new houses are exposed to the competition of the old and worn-out ones without sanitary appliances, and which consequently can be let at lower rents, and give to a certain extent more freedom to the tenants. Public opinion should be brought to bear upon the members of the local bodies to enforce the application of the sanitary powers, and the central authority should be invoked in cases where the local bodies neglect their duties. The provision of open spaces, such as parks and playgrounds, is connected with this subject, and should be carried out as far as possible. Much might be done to diminish overcrowding by facilitating the provision of workmen's trains and trams, thus rendering it possible for more of the poorer classes to live in the suburbs. We now come to the question of how far the State should go in the provision, or aiding in the provision, of new dwellings.

Functions  
of the local  
authority.

Competition with private enterprise to be avoided.

Experience has shown that, with ordinary facilities for procuring land, there is no difficulty in the way of private enterprise providing dwellings for that portion of the working classes who form the bulk of the artisan and skilled labour classes. This work therefore should be left, except under very rare circumstances, to private enterprise. Competition with private enterprise should, where possible, be avoided. The State should intervene only where private enterprise has failed. In cases where the obstacle to private enterprise is the difficulty of obtaining sites, it is quite legitimate for the authority to acquire and sell, in the open market, sites for the purpose, as the London County Council is now doing. In the sequel I shall show the work already done by private enterprise to meet this want. The function of the local authority, in the matter of providing new dwellings, is reduced to meeting the case of the poorest class of the population, the waifs and strays who make up the "camp followers of the army of industry." Broadly speaking, experience shows that private enterprise has failed to provide adequately for this section. The evil cannot be allowed to exist; it therefore becomes the duty of the State to take up the work. Can it solve the problem? There is little experience to guide us, but such as there is, indicates the possibility of success. The municipalities must for this section build dwellings and lodging-houses. Great care in their administration will be necessary, to avoid the evils which experience, such as that of the Poor Law, has taught us may be anticipated. No gratuitous lodgings must be provided, as eventually they would simply become a grant in aid of wages, and thus a benefit to capitalists rather than labourers. It seems hard, but the absolutely destitute must—for the present, at least—be left to the Poor Law authorities. In fixing the rents of the municipal dwellings, the standard must be taken from the rents of the neighbourhood in which the new dwellings are located. The authorities will, however, in some cases be justified in providing accommodation at lower rents, sufficient to cause the scale of rents throughout the

The class to be provided for.

How to fix the rents

neighbourhood to fall. It is not the duty of the State to bolster up the exorbitant rents due to monopolies in land or in other things. The rents should be the normal rents of the neighbourhood—that is, the rents which would be fixed by the laws of supply and demand if the market were fully supplied. The poor ought not to pay exorbitant rents because the State has allowed the owners of the sites to receive exorbitant prices for the land. Nor should the cost of clearing the sites, which is done to a large extent in the interests of the general public, be charged to the poor. Advantage should not be taken of the weakness of the poor to make a profit out of their misery, as is now too often done. It is therefore clear that the total cost of the new dwellings, including that of the sites, will not, in all cases, form a basis for fixing the rents. It is, however, the opinion of the best judges, supported by the limited experience we possess, that, apart from the cost of the sites, these undertakings will pay a fair interest on the capital outlay.

With care in administration we need fear neither the pauperisation of the dwellers, nor the over-supply of the municipal dwellings. The deplorable condition and habits of the section of the people to be dealt with will entail strict rules and regulations. To avoid these limitations, all who can afford will prefer dwellings free from them. Dr. Fraser, of Manchester, has expressed the right view of such enterprises. "They should, in fact, regard all such enterprises in the light of moral sewage farms. In such places, under the influence of wholesome physical conditions, of strict discipline (exercised by a resident caretaker), and of kindly human sympathy (exercised by those who interest themselves in the painful struggle of the fallen and the unfortunate), the waste products of our civilisation may again be restored to ways of decent living, or at least rendered innocuous to their more fortunate and better-conditioned neighbours." The experience of successful municipal undertakings for the supply of water, gas, &c., leads one to think that our local bodies will be quite able to undertake such schemes with a fair hope of good results.

Spirit in  
which the  
work should  
be carried  
out.

Dr. Fraser's  
view.

Indirect  
aids to the  
solution  
of the  
problem.

The indirect aids to the solution of the problem comprise nearly every movement for social reform. Anything that tends to reduce poverty will help to solve this problem. Much may be hoped from education, as it will certainly generate a feeling of healthy discontent, and at the same time give some guidance in the direction of progress on the right lines. The organisation of labour so as to render employment more stable will be of great service. The irregularity now existing offers great obstacles to the permanence of residence in any particular dwelling, and does much to deprive the poor of any feeling of "home" in their houses. Intemperance aggravates the evil, and the diminution of this vice will be a great help. The Rev. W. J. Horsley pointed out that he rarely met with a teetotaler living in a single room of a "slum" dwelling. This is probably due to the fact that abstention from drink in the circumstances under which the poor live entails the exertion of a large amount of self-denial; and that anyone possessing the moral fibre requisite for that self-denial, will also possess energy enough to lift himself out of squalid surroundings. Greater thrift, and avoidance of early and improvident marriages, will be powerful aids. These can, however, only come with increased education and more hopeful prospects for the future. Misery is a great cause of recklessness and over-population.

Prof.  
Marshall's  
remedies.

Prof. Marshall discusses the remedies for overcrowding, and says, "There is perhaps no better use of public and private money than in providing public parks and playgrounds in large cities, in contracting with railways to increase the number of the workmen's trains run by them, and in helping those of the working classes who are willing to leave the large towns to do so, and to take their industries with them; while money spent on reducing the cost of living in large towns, by building workmen's houses at a loss, or in other ways, is likely to do almost as much harm as good, and sometimes even more. If the numbers of the working classes in the large towns are reduced to those whose work must be carried on there, the

scarcity of their labour will enable them to command higher wages ; and, therefore, if sanitary laws and rules against overcrowding are rigidly enforced, and space enough is secured to provide opportunities of healthy play for their children, those who live in large towns will have a better chance of leaving a healthy progeny behind them, and meanwhile some check will be given to the migration from the country to the towns." The Rev. H. Solly and others advocate the establishment of industrial villages as a remedy. There is no doubt that the removal of industries, where possible, to country towns and villages is an advantage. Some of the large firms of printers have done this, with mutual advantage to themselves and their work-people.

Rev. H.  
Solly's  
industrial  
villages.

The question as to who should bear the cost of improving the dwellings of the poor requires some elucidation. The aggregation of large and dense masses of population in the towns adds enormously to the value of land without any exertion or expenditure on the part of the owners. It therefore seems only fair that they should bear a share at all events of the cost of rendering the towns fit to live in. At present the whole, or nearly the whole, is borne by occupiers, and the owners have managed to escape. Mr. Chamberlain is a strong advocate of this view, and laid down the proposition "that the expense of making towns habitable for the toilers who dwell in them must be thrown on the land, which their toil makes valuable without any effort on the part of its owners." This argument was forcibly put by Mr. E. Dwyer Gray, M.P., in his memorandum appended to the Report of the Royal Commission. As a matter of argument, it seems difficult to rebut this view. Thorold Rogers apparently held it : "There are two urgent social evils which no return to equity will cure for a generation, or two generations maybe, and therefore require interference with what, under a more wholesome system, might still be deemed the rights of property ; these are —the housing of the working classes in the towns, and the settlement of agricultural labourers on land. It is inevitable that the greatest hardships in the shape

Who shall  
bear the  
cost ?

Mr. Chan  
berlain's  
view.

Thorold  
Rogers's  
ideas.

of rent are the lot of those whose wage income is small. It is obvious that the law, which encourages monopolies, makes the lot harder. Now I do not say that the State or the local government should not undertake the supply, although the process has its own dangers ; but I am sure the means for satisfying the needs should not come out of the pockets of the ratepayers, already overburdened with charges which should never be put on them, and ought not to remain on them, but upon those whose incomes are swollen by the urgency of population. I once saw a lease of a nobleman's London estate in Elizabeth's reign. It was £30 a year. At the present time it is reputed to give an annual rent of a quarter of a million. This growth is entirely the work of other people, of their presence, and of their outlay. To call on such a person to make a solid contribution towards housing those whose presence has made his income, seems to me to be supremely just and politic."

Lord  
Salisbury's  
view.

Lord Salisbury, on the other hand, thinks "there are very grave objections to the provision of cottages at the cost of public taxation. But even if these objections could be overcome, the taxes from which the outlay is drawn should be of a kind which all sorts of property join in paying. There is no sort of ground for charging such an expenditure on the occupiers of lands and houses only. Incomes of all kinds—whether they come from Consols or foreign stocks, from debentures, ground rents, or mortgages—ought equally to bear such a burden, if it is to be borne by property at all." The burden ought not to be put upon occupiers as occupiers, but upon the owners of the land, on the grounds that they enjoy a monopoly of which the value will be increased by improving the neighbourhood, and that in equity they ought not to reap this increased value. It is, as Mr. John Morley says, a question of "rating the right people," and certainly the landowners are among the right people to rate.

Methods of  
raising  
ds.

There are several methods of raising the money required. Many authorities are strongly in favour of dividing the rates between the owners and the occupiers;

there is, no doubt, much to be said in favour of this scheme. Some dispute the theory that the rates, when levied from occupiers, eventually fall upon the owners; and at all events the owners would not be able to transfer them at once to the shoulders of the occupiers. The principle of "betterment"—that is, where the owners of houses and land are benefited by public improvements they should contribute to the expense of those operations which have enhanced the value of their property—is equitable, and should be enforced in all cases of remodelling unhealthy areas. This could be done by a special rate levied upon the owners within the areas in question, and it would probably be easy for the lawyers to devise some form which would prevent the rate from being shifted on to the occupiers. The taxation of ground-rents would be another equitable method of raising funds for this purpose. The owners of ground-rents will ultimately reap a large portion of the enhanced value due to the improvements, and they should not be allowed to escape bearing their share of the burden. The rating of vacant land at its capital value, instead of, as now, at its nominal value, would furnish another just method of raising funds. According to an official report on land valuation made by a committee of the London County Council, there is vacant land in Kensington of the value of £1,700,000 practically not rated at all, whilst the rates on certain fields with a selling value of £400,000 amounts to only £62. Such glaring cases as these could be easily dealt with, despite the cunning subterfuges that would be resorted to in order to escape taxation.

One means of contribution would be the utilisation of sites now in the possession of the Government, or of the local authorities, at cost price, for the purpose of dwellings. The Municipal Corporation Act, 1882, gives powers to corporations to use land in their possession for sites. I do not think, however, that the powers have been much used. It has been proposed to use the sites of certain prisons in London, and this idea has the sanction of Lord Salisbury. The London County Council are now negotiating for

Principle of betterment.

Taxation of ground rents.

Utilisation of prison sites.

the purchase of eight acres of the site of Millbank Prison with a view to the building of working-class dwellings.

In any case, as the work of re-housing the poor is economically just and right, the cost should not be allowed to form an insuperable barrier. Miss Octavia Hill, speaking from her own experience, is certain that, apart from the cost of sites, houses even for the very poorest could be built to let at rents which would pay good interest on the outlay. She thinks that the sites should be provided as a sort of compensation to the poor for having allowed the present state of affairs to develop.

Miss  
Octavia  
Hill on  
the cost.

Mr.  
Herbert  
Spencer's  
objections  
discussed.

In concluding this portion of the essay, it may be well to glance at some of the objections raised to State interference in this matter of housing the poor. Mr. Herbert Spencer, in the "Study of Sociology," and in "The Man *versus* the State," writes very strongly against it. His objections seem to be that the State will do the work very inefficiently, and that, even in sanitary matters, State interference is nearly worse than useless. On this point experience is the only test, and the cases cited by Mr. Spencer do not bear out, to my mind, the sweeping conclusions he deduces. It will be shown in the sequel what has been achieved by State and private enterprise. The results are not so disastrous as Mr. Spencer would lead us to believe. A great deal of the work to be done is only carrying out his own principle of enforcing contracts. Every hiring of houses is a contract which includes a tacit understanding that the place shall be fit to live in. Interference on sanitary grounds is only the complete carrying out of this contract. He also dwells on the enormous cost of the work, and the injustice of the worthless being helped at the expense of the worthy. It is impossible, even if it were just, to allow the law of the survival of the fittest full play in our present social state ; and it is manifestly unfair to the poorest sections of the community to try the experiment upon them. His contention that the existing evils are almost entirely due to State interference in the past does not seem

to me to be supported by the facts of the case. The *laissez faire* principle is responsible for many of them. Even if the mischief were due to State interference it might be that the particular form of interference was wrong. Jevons says : "We need, above all things, discrimination. One hundred modes of governmental interference might be mentioned, of which fifty might be condemnable and fifty might be desirable, and we must treat each question on the varied and detailed ground of experience."

Fawcett, in the last edition of his "Manual," deals with this question, and allows "There are strong grounds for concluding that it is expedient for the State to interpose, both with the object of preventing unhealthy houses being built, and in prohibiting houses continuing in so bad a sanitary condition that they are not only dangerous to their inmates, but may become centres of disease to the neighbourhood. It can, however, be easily shown that immediately the State steps beyond these limits of interference, and attempts to control the rents which are charged by building houses with public funds, endless difficulties are suggested." It will be seen that he concedes the case as regards sanitary matters, and this, forming so large a portion of the question, leaves only little to be met. He objects that a portion of the cost will fall upon the struggling poor ; this will be met if the "right people are rated." Another objection is that there will be difficulty in selecting the tenants. Efficient administration should solve that point. He also raises the objection of the tendency to pauperisation. This will surely be less likely to take place in the model dwellings than in the hopeless dreary slums which now form the abode of so many of the poor. Another of his arguments is, that it may injure the action of the building societies. The great obstacles to the work of these useful societies are the difficulties of obtaining sites, and the enormous legal expenses connected with land, added to the irregularity of employment amongst labourers. By lessening these, State interference is much more likely to forward the work of building societies.

Fawcett's  
objections.

The work  
of the  
building  
societies.

Building societies have, undoubtedly, been of great service to the lower middle-class and a few of the superior, highly-paid artisans. We have no statistics that will show how far they have assisted the bulk of the labouring classes in acquiring houses. I am inclined to think very little. The experience of America shows that, with better legal and industrial conditions, much may be done by these societies. "The city of Philadelphia alone has about 600 of these associations, with a capital of £16,000,000; and more than 60,000 houses have been erected in that city by their aid. In the whole State of Pennsylvania there are about 1,800 building societies. In Massachusetts also, and in Ohio, the method has been widely adopted, and is rapidly spreading over the whole country." The struggling poor and the slum population will, however, require better surroundings and greater opportunities before such agencies as these can provide accommodation for them.

Prof.  
Marshall  
and forms  
of col-  
lectivism.

If, as Professor Marshall says, "We are gradually moving towards forms of collectivism which will be higher than the old because they will be based upon strong, self-disciplined individuality," it is surely worth while to let one of the forms of this collectivism take the shape of re-housing the poor in dwellings fit for human beings from whom we expect duties and affections.

## CHAPTER IV.

## EXPERIENCE.

IT has been shown in the preceding part of the essay that efforts extending over a long series of years have been made to deal with this question, and I now propose to summarise briefly the results achieved. In doing this I shall bring forward what has been done by private enterprise, as well as what has followed from legislation and the work of the municipalities.

I think that the results of the sanitary legislation, and of the municipal work in relation to sewage and water-supply, have been most beneficial, and well worth the expenditure. Mulhall estimates that during the last thirty years there has been expended, in round numbers, about £100,000,000 on water-supply, drainage, and other sanitary work. The immense gain due to this outlay as regards public health, convenience, and comfort, are fully detailed in the works of the late Sir E. Chadwick, who did so much as a pioneer in sanitary reform. I prefer, however, to quote from the reports of the Royal Commissions. In 1844, as mentioned in Chap. I., a Royal Commission inquired into the State of Large Towns and Populous Districts. These inquiries embraced nearly all the large towns in England, some fifty in number. Their report, with the evidence taken, is full of interest, as forming a reliable basis to measure the progress made, if any, since that day. They say: "It appears from the unanimous statement of the visiting Commissioners, in addition to an examination of the replies of the fifty towns on the subjects of drainage and cleansing, that scarcely in one place can the drainage or sewage be pronounced to be complete and good, while in seven it is indifferent, and in forty-two decidedly bad as regards the districts inhabited by the poorer classes. The investigations within the several towns of the arrangements for house as connected with street cleansing, present nearly the same results."

Results of experience.

Sanitary progress.

Sanitary conditions in 1844.

Water supply in 1844.

Sanitary condition now.

"Upon the examination of the statements and answers from the towns to which our inquiries have been directed, with regard to the supply of water, it appears that only in six instances could the arrangements and the supplies be deemed in any comprehensive sense good ; while in thirteen they appear to be indifferent, and in thirty-one so deficient as to be pronounced bad, and, so far as yet examined, frequently inferior in purity." Let it be remembered that these towns include such places as Manchester, Liverpool, Birmingham, etc., of whose municipal institutions and public works the inhabitants are now so justly proud. Compare with the foregoing the evidence given in the Report of the Royal Commission of 1884 on the Housing of the Working Classes—that, apart from overcrowding, the improvement was, as Lord Shaftesbury said, "enormous." Throughout the evidence and reports, whilst the existing evils are not minimised, witness is borne to the very great improvement that has taken place in drainage and water-supply. Generally speaking, "the system of universal house-drainage has taken the place of the cesspool system, with remarkable effect both on the death-rate and on the habits of the people." The returns of the Registrar-General show marked improvement in the general health and longevity of the people. Taking the whole of the United Kingdom, and using Mulhall's figures, we find :—

Period.	Deaths Yearly per 1,000 Inhabitants.		
	England.	United Kingdom.	
1837-60	22·5	.....	—
1861-70	22·6	.....	21·4
1871-80	21·3	.....	21·0
1881-85	19·3	.....	19·2

He says, "If we regard the whole of the United Kingdom, we find that the rate has declined 10 per cent. since 1870, which is equal to a saving of 70,000 lives yearly. This is more remarkable in view of the extraordinary increase of urban population, subject to a heavier death-rate than rural ; the collective rate last year (1886) for thirty principal cities was twenty-three per 1,000—that is, about 20 per cent. higher than

for the kingdom in general. Consumption is now 20 per cent. less deadly than in the years 1851 to 1860. Zymotic diseases caused 22 per cent. of all the deaths in the first period, and only 15 per cent. in recent years. The immediate effect of reduced death-rate in England has been to add three years to the span of life."

Mulhall estimates that the average death-rate through the United Kingdom in the first half of the century was forty per 1,000. But as we have few reliable figures, I have only taken the results during the latter half for comparison.

Mulhall's calculations upon death-rates.

In 1851 the deaths per 1,000 averaged 24·9 for urban and 19·5 for rural districts, while the mean duration of life was forty-five years in Surrey and twenty-five in Liverpool and Manchester. In 1881, for an urban population of  $15\frac{1}{2}$  millions it was 20·3 per 1,000, and for a rural population of  $10\frac{1}{2}$  millions it was 16·8. A comparison of the death-rates in the following large towns brings out the improvement very vividly :—

Comparison of death-rates in large towns.

		1851.	1880.
London . . . . .		27	17·7
Manchester . . . . .		32	26·8
Liverpool . . . . .		35	21·7
Birmingham . . . . .		27	18·6
Leeds . . . . .		27	21·9
Sheffield . . . . .		27	20·8
Bristol . . . . .		31	17·4

Nearly the whole of this improvement may be fairly claimed to be due to State interference ; either in direct sanitary matters, such as drainage and water supply, or to the better sanitary conditions of workshops and factories, or the provision of open spaces and public parks, all which are practically due to the State. *Laissez faire* would not have accomplished this ; and the fact that in health resorts like Brighton, with a population of 128,000, the death-rate is only 15·1, and where particular attention is paid by the local authorities to sanitary matters in order to keep up the prosperity of the places, shows what may be done, and gives every encouragement to local authorities to pursue the policy of rigid sanitary administration. I have given prominence to this matter of sanitary improvement because I believe that if this

These results due to State interference.

policy is carried out steadily and consistently it will solve the major portion of the difficulties connected with the subject. I shall now proceed to detail the work done in the provision and control of dwelling houses by the various agencies that have been in force during the last thirty years.

Private  
enterprise.  
The work  
of Miss  
Octavia  
Hill.

I begin with the work done by Miss Octavia Hill, which is interesting as an example of private enterprise. A careful study of her book, the "Homes of the London Poor," shows two things : first, that private enterprise properly organised may do much in conjunction with the work of the municipality ; second, it shows that private enterprise alone is an inadequate solution of the question, owing to the fact that it depends upon the action of a few individuals more or less altruistic in motive, and, as experience has shown, intermittent in action. Miss Hill obtained by purchase the possession of houses and courts in some of the worst parts of London, and personally undertook their management, letting them out as tenements of one or more rooms to some of the very poorest people. She and her friends exercised a strict but sympathetic supervision over the rooms, and carried out the experiments on commercial lines ; she was very firm in the collection of the rent, and avoided everything that could possibly pauperise the people in any way. The results achieved in the lifting up of the people concerned were marvellous, and the details of the various cases are deeply interesting. She was strongly in favour of the local authorities undertaking the work of clearing the old abuses away. "Clearing away old abuses cannot pay, except in a sense in which all reform pays. Abolition of slavery didn't pay ; the nation had to pay for it. Happy, if by mere payment in money it could efface so great a wrong ! So it must be with these courts and alleys. It cannot not be remunerative in £ s. d. to remove them, neither can you fairly throw the cost on the individual owner ; the community—the dulled conscience of which, the ignorance of which, allowed them to grow up—must pay for the removing of them. But once cleared, the buildings erected ought to be

Miss Hill's  
views of  
the limits  
of State  
inter-  
ference.

remunerative ; and I earnestly hope no short-sighted benevolence will ever deceive our legislators into losing sight of this." In addition to the work of the local authorities, she lays great stress on the need for educational and sympathetic work by private individuals. "The peoples' homes are bad, partly because they are badly built and arranged ; they are tenfold worse because the tenants' habits and lives are what they are. Transplant them to-morrow to healthy and commodious houses, and they would pollute and destroy them. There needs, and will need for some time, a reformatory work, which will demand that loving zeal of individuals which cannot be had for money, and cannot be legislated for by Parliament. The heart of the English nation will supply it—individual, reverent, firm, and wise. It may and should be organised ; it cannot be created." It is pleasant to think that the greatest living English writer, Mr. Ruskin, is connected with Miss Hill's noble practical work. Mr. Ruskin found the large sums of money needed for the bulk of the experiments, and although the financial result was free from loss, the credit of willingly undertaking the risk is not less. "I laid the plan before Mr. Ruskin, who entered into it most warmly. He at once came forward with all the money necessary, and took the whole risk of the undertaking upon himself. He showed me, however, that it would be far more useful if it could be made to pay ; that a working man ought to be able to pay for his own house ; that the outlay upon it ought therefore to yield a fair percentage on the capital invested." It must not be thought that Miss Octavia Hill has been the only worker in this field. There have been many others, both in London and the large provincial towns, notably Miss Cons.

I shall now proceed to work done by bodies like the Peabody Trustees and the great house and dwellings companies. Their operations have been on a large scale, and, to a certain extent, partake of the nature of both private and State enterprise, as some of them have received State aid in the shape of loans at low interest, and sites at favourable prices.

Nature  
of the  
people to  
be housed.

Semi-  
private  
enterprise.

The  
Peabody  
Trust.

The story of Mr. Peabody's generous donations is pretty well known to the general public. The work that has been done with them is probably not so well known as it deserves to be. I therefore need no excuse for citing it. I am indebted to the last annual report (for 1889) for the following facts. The sum given and bequeathed by Mr. Peabody was, in 1862, £150,000; in 1866, £100,000; in 1868, £100,000; and in 1873, £150,000, making a total of £500,000; to which has been added money received for rent and interest, £494,789 19s. 9d., making the total fund on 31st December, 1889, £994,789 19s. 9d. Of the £390,000 borrowed of the Public Works Loan Commissioners and others, the Trustees have paid off £148,666 13s. 4d., leaving a balance unpaid of £241,333 6s. 8d. The total expenditure on land and buildings to the end of the year was £1,233,845 17s. 8d. Up to the same date the Trustees have provided for the artisan and labouring poor of London 11,275 rooms, besides bath-rooms, laundries, and wash-houses, occupied by 20,374 persons. These rooms comprise 5,071 separate dwellings, say 76 of 4 rooms, 1,790 of 3 rooms, 2,396 of 2 rooms, and 809 of 1 room. Full particulars of the occupation of the heads of families are given, from which it appears they chiefly consist of labourers, and what may be termed the lower grades of artisans. The average weekly earnings of the head of each family in residence at the close of the year was £1 3s. 9d. The average rent of each dwelling was 4s. 9½d. per week, and of each room, 2s. 1¼d. The rent in all cases includes the free use of water, laundries, sculleries, and bath-rooms. The birth rate for the year reached 39·04 per 1,000, which is 8·72 per 1,000 above that of all London. The death rate, including the deaths of 58 inhabitants of the buildings who were removed to hospitals, was 16·49 per 1,000, which is 0·96 below the average of London. The infant mortality was 126·57 in each 1,000 births, or 14·74 below that of London. The Peabody Trust is under the management of a board of trustees, but for many years it was practically managed by Sir Curtis Lampson. There is great demand for

Work done  
after 1890.

20,000  
people  
housed.

Status of  
tenants.

Death-rate.

the rooms, and the social and moral effect of living in the buildings is decidedly elevating. "They feel very proud of these dwellings, and if a man has come out of a Peabody building it is more or less of a character for him." Objections of various sorts have been raised to the scheme. The limit of wage being fixed at thirty shillings as a maximum for the head of a family, it was said that the buildings did not meet the case of the very poor. This is undoubtedly true, but as the lines of policy of the Trust were laid down and, to a certain extent, carried out before Mr. Peabody's death, the fact that they met with his approval shows that at all events they were doing the work he intended should be done. A London evening paper a short time ago criticised them adversely on the ground that the rents paid too great a return on the outlay, and that the Trust did not sufficiently partake of the nature of a charity. On the other hand, advocates of *laissez-faire* have attacked them on the ground that the rents were fixed too low, and thus acted adversely to the provision of dwellings by subjecting purely commercial enterprises to an unjust competition to the extent of thirty per cent. It may, I think, be fairly assumed that the adverse criticisms balance each other, and that the Peabody Trust is doing a great work. An undertaking which has comfortably and healthily housed a larger population of workers than the total population of many well-known Parliamentary boroughs can hardly hope to be quite free from trifling defects. The report for the year ending December 31st, 1890, shows that the Trustees are not at present extending their buildings, but are paying off the loans; £29,000 was paid off during 1890. The other items remain practically as in 1889.

In 1863 Sir Sidney Waterlow and others interested in this work instituted the Improved Industrial Dwellings Co., Limited. This company has worked on the lines of paying a remunerative dividend of five per cent. on the capital, to show that there was a great field for work which would pay a return sufficient to induce capitalists to invest. They have built solid blocks of tenement buildings all over the parts of

Social effects of these dwellings.

Objection to the manner in which the Trust has worked have no foundation.

The Improved Industrial Dwellings Co., Limited.

Details  
of their  
undertaking.

London inhabited by the working classes. Their operations have been on a very large scale; for instance, the Waterlow Buildings in Bethnal Green comprise several streets of blocks, with a total of over 1,000 rooms. At the present time the Company are possessors of 41 freehold or leasehold estates, with buildings sufficient to accommodate 5,340 families, or nearly 30,000 persons of the working classes, with 117 shops and 37 workshops, the whole representing a total of 18,045 rooms. The total outlay on land and buildings has been £1,032,562 8s. 7d. Besides the paid-up capital of £550,000, they have borrowed of the Public Works Loan Commissioners £444,000, £82,751 of which is now repaid. Each tenement contains separate domestic conveniences. The Company also manages 323 improved dwellings belonging to private persons and to another association, and 54 houses on the Marquess of Northampton's estate in Clerkenwell. The mortality returns at the Company's buildings continue to show the most favourable and encouraging results. For the year ending 30th June, 1889, the average death rate was only 11 per 1,000, the lowest yet recorded, and included 3·9 of infants under one year of age; while, excepting a few cases of infantile diseases, there were only 11 deaths from infectious or contagious diseases in the whole of the buildings. The buildings are everywhere maintained in a thorough state of repair and sanitary efficiency, and generally continue to be well occupied. This Company, like the Peabody Trust, does not provide for the very poor, but may be said to cater for that portion of the working class who need good accommodation, and can afford to pay a reasonable price for it.

The  
Artisans',  
Labourers',  
and  
General  
Dwellings  
Company,  
Limited.

The Artisans', Labourers', and General Dwellings Company, Limited, originated by the banding together of a few working men to build dwellings for the working classes. It was begun in 1867 with a nominal capital of £250,000, but, the undertaking being successful, it very rapidly grew, and the capital has been repeatedly enlarged until it now amounts to £1,502,495 paid up. Unlike the Sir Sidney Waterlow Company, its operations have not been confined to

London, but have also extended to Manchester, Liverpool, Birmingham, and Gosport. Its chief seat of operations has been the metropolis. They have adopted two courses, having built tenement houses in blocks in the heart of the town, and they have also bought large estates in the suburbs and laid them out for separate dwelling-houses of several grades, to suit different classes of occupiers. In developing an estate, the company first select a freehold site of from forty to one hundred acres ; upon this the most desirable form for the roads and avenues are carefully planned out. Although the opportunities for architectural effect are necessarily limited by the fact that the houses are to have a low rental, a great deal has been done to do away with monotonous and depressing uniformity of appearance. The houses are divided into five classes. The interior arrangement and accommodation provided in each class of house is as follows :—Fifth class contains two bedrooms, a parlour, kitchen, and wash-house ; rent, 6s. per week. Fourth class—same number of rooms, but larger ; rent, 7s. 6d. Third class—three bedrooms ; rent, 9s. Second class—three bedrooms, and on the ground floor the parlour, kitchen, and a third room, which may be used either as a bedroom or second parlour ; rent, 10s. First class—eight rooms (four bedrooms, two parlours, a kitchen, and scullery) ; rent, 11s. 6d. Each house has a small piece of garden, yard, and separate proper sanitary appliances. The rents include all rates and taxes. Special care has been taken in the arrangements, and the best materials used throughout. They now possess three estates, laid out as above, in the suburbs of London, and have several sets of block tenements in the town. They have not done much outside London. The following summary shows the accommodation provided :—

1. Shaftesbury Park, near Clapham Junction.—40 acres ; 1,200 houses ; rental, £24,988. Opened in 1874.
2. Queen's Park, Harrow Road.—Begun in 1876, completed 1882. Area about 70 acres ; number of houses, 2,223 ; rental, £55,260.
3. Noel Park, near Hornsey, in course of development.—

Block buildings.

Separate dwellings.

Details of the house on the residential estates.

About 100 acres ; 1,250 houses built, will accommodate 2,500 when completed ; rental, £21,725.

4. Block buildings in the town, various parts.—538 tenements, comprising 1,215 rooms ; rental, £8,977. Several blocks additional in course of erection.

Altogether, this company provides for 32,000 persons—a population nearly equal to that of Cambridge.

On some of the estates, in addition to the five classes of houses enumerated, they have built some double tenement houses with complete separate accommodation for two families at rentals of about 4s. 6d. per week. The Articles of Association provide that no building on any property shall be licensed for the sale of intoxicating drink in any form. Ordinary shops are, of course, built on the various estates. The Company pays a dividend of 5 per cent., and their shares now stand at 12 per cent. premium. Despite the large amount of rental, the loss from irrecoverable arrears is merely nominal. As a rule the houses are fully let, and there is a growing demand for them. At their last annual meeting it was announced “that in choosing tenants we always give the preference to the man with the lowest wage. It is a matter of considerable difficulty to keep from our dwellings a class for whom we do not cater. We find members of the professional class, and some ladies especially, who are extremely pertinacious in endeavouring to become our tenants when they see the comfortable and nice rooms we build. We are obliged to say to them that the operations of our company are for the artisans, and that we can only take artisans as tenants.”

Selection of  
tenants.

Lord  
Beacons-  
field on the  
work of this  
company.

Lord Beaconsfield, speaking at the opening of Shaftesbury Park, said : “In a certain degree you may be said to have solved a question which perplexes Parliament ; and, from what you have done, from what I have seen here, I see the possibility of obtaining results which may guide the councils of the nation in that enterprise which, I believe, is impending in this country on a large scale, of attempting to improve the dwellings of the great body of the people.”

The East End Dwellings Company, Limited, seems to cater for a poorer class than either of the two preceding. According to Dr. Fraser's letter in the *Manchester City News*, "It was established in 1884, and has a paid-up capital of £53,000. Since 1886 it has paid a dividend of four per cent., the amount to which the dividend is limited, and it has also begun to form a reserve fund. In Katherine's Buildings—which are built of brick and on the flat system, the approaches being by outside stairs and galleries, and in which the sanitary and other conveniences leave little to be desired—the tenants are chiefly dock labourers. Out of 281 rooms, 138 are let as single apartments at rents of from 1s. 6d. to 2s. per week. Large single rooms for married couples are let at rents of from 2s. 9d. to 3s. 6d. per week. One large and one small room at rents of from 4s. to 5s. per week."

The East  
End  
Dwellings  
Company,  
Limited.

Objection has been taken to the good dividends paid by the various companies whose work I have just detailed, on the grounds that the interest on the outlay was too great, and that they were no benefit to the poor. This, to my mind, is most unjust and without the least ground. One of the principal objects of the earlier companies was to demonstrate that a remunerative outlet for capital could be found in providing dwellings for the working classes. That this has been done the results show. The benefit to the people who inhabit the houses is undoubtedly, and the demand for them shows that it is appreciated. The benefit to the very poor comes indirectly from the fact that the greater the number of the working classes provided for by private enterprise, the easier it becomes to deal with the case of the very poor. Lord Brassey, speaking at the Industrial Remuneration Conference, 1885, said : "If, as Mr. Greg most truly said, the money squandered in many a barren enterprise had been expended on comfortable dwellings for the labouring poor, what an inestimable boon would have been conferred ! The sharp lessons of the past should teach caution, not discouragement. Of all forms of investment at present open to British capital, none could confer a greater

Discussion  
of the  
objections  
to the work  
of these  
companies.

Lord  
Brassey  
upon the  
question.

benefit than the building of industrial dwellings and judicious advances for colonial enterprise." The success of these companies has probably done something to realise Lord Brassey's ideas.

**Other companies.** Altogether, there are eleven companies at work in London, with a total capital of £3,000,000, paying an average dividend of 4 $\frac{1}{2}$  per cent., and steps are now being taken to form similar companies in Manchester and other towns. Sufficient examples have, however, been given to show the scope and operations of these semi-public undertakings. Probably the most scientific and successful examples of complete housing of the working classes will be found in such cases as Saltaire and Pullmann City in America. Space cannot be afforded for the description of these ; those interested will find in the "Co-operative Annual, 1886," an interesting account of Pullmann City. In these cases the undertaking was really of the same nature as a State undertaking ; the founders, having possession of clear sites and unlimited power over the same, could and did arrange everything in the most complete and scientific manner. From the evidence before the Royal Commission in 1884 it appears that up to that date, in London about £12,000,000 had been invested in buildings containing separate tenements for the accommodation of the working classes. This, of course, includes all private and public undertakings ; since then the amount has considerably increased.

**Sir Sidney Waterlow's estimate.**

**The Society for Improving the Condition of the Labouring Classes.**

Before leaving this part of the subject I must notice the work of the Society for Improving the Condition of the Labouring Classes. In 1842 Lord Shaftesbury assisted in founding this society, which was at first known as the Labourers' Friend Society. Its object was to ventilate the question of the housing of the poor ; not to provide for them on a large scale, but to erect such buildings as would show the feasibility of working out the problem on practical lines. In 1845 the Prince Consort became president, and in 1850 the society was incorporated by Royal Charter. Lord Shaftesbury was for many years president, and his work in connection with this society was only one of

the many forms in which he showed his interest in social questions. His son, the Hon. Evelyn Ashley, now occupies the office. The funds of the society have been raised by subscriptions and donations, but the work has been carried out on commercial lines as far as possible. During the half-century of its life, five sets of dwellings in London and one set in Hull have been erected at a cost of £29,982. These bring in a gross rental of £3,286, and accommodate about 760 persons. In one of their establishments there are rooms for 120 single women. In 1890 they converted one property (Wild Court) into a registered lodging-house for 70 male lodgers at 5d. per bed per night. The experiment seems to have answered, as the "men using it say it is the best and most comfortable in London." The net value of their property, after deducting the mortgages, is about £16,000, and the net income from them is about £600 a year after all expenses are paid. This is now being used to reduce the charges upon the estates. This society has done good work as a pioneer in the movement.

Lord Shaftesbury's work.

The work of the municipalities now comes under review. In most of the large towns public improvement schemes have been carried out either under Torrens's and Cross's Acts or under special local Acts. Although the provision of dwellings has not generally been the primary object, it has to a certain extent been attended to. Generally, the local authorities have left the provision of new dwellings to private enterprise, contenting themselves with selling the sites, under conditions more or less binding, for the erection of artisans' dwellings. In this way great improvements, inadequate in most cases, have been carried out.

The work of the municipalities.

In London the vestries which form the local authorities for the various parts have never used the powers given them by the Acts to erect new dwellings. The Metropolitan Board of Works carried out numerous improvement schemes, clearing under the Acts about fifty-nine acres of insanitary areas, at a loss, through compensation to owners, of over £1,500,000. Of this sum about £400,000 was, according to Mr. Shaw-Lefevre, "due to excessive

London.

The Metropolitan Board of Works.

valuation." They did not build any dwellings, but sold portions of this area to the Peabody Trustees and the building companies, in some cases at less than the market value. On these sites dwellings for about 38,000 have been built. The cost of the land thus sold has averaged about seventeen shillings per square foot. The City of London, under the same Acts, has cleared sites to the extent of 79,198 square feet, on which were built five blocks of buildings, accommodating 937 persons, at a cost for land and buildings of £201,415. In addition to this the City has provided sites for three blocks of buildings, accommodating 1,591 persons, at a cost of £105,806. One of these blocks was built by the City authorities, being the only case of direct municipal enterprise in London under the old *régime*. The work done seems small for the money expended. It is to be hoped that the London County Council, which has now the powers of the old Board of Works, will be able to proceed upon more economical lines. The number of new dwellings provided does not show the full advantage due to the action of the authorities. The Royal Commission bore witness to the sanitary improvement, and reported that, "owing to the operation of Mr. Torrens's and Sir Richard Cross's Acts, there are not many houses in which this condition of no back ventilation exists."

The City Corporation.

Great cost of the work.

The provincial towns.

Birmingham.

Edinburgh.

Glasgow the best example.

The provincial towns, with a few exceptions, have done little to provide new dwellings as part of their improvement schemes. In Manchester, Salford, Sheffield, Bristol, Newcastle-on-Tyne, &c., practically nothing has been done by the municipalities, and little by private enterprise. Birmingham spent about £1,500,000 in clearing out areas, but the condition of the town was such that the corporation were able to sell the land and leave the provision of new dwellings to private enterprise. In Edinburgh during the last six years about 650 insanitary houses have been demolished, and a like number improved. The corporation have erected one block of dwellings.

Glasgow will probably furnish the best example of municipal effort both as to general improvements, as

well as the direct provision of dwellings by the local authority. In 1866 a special Act of Parliament was obtained enabling the Glasgow Corporation to borrow £1,250,000 (afterwards increased to £1,500,000), at a cost, for Parliamentary expenses, of over £20,000 ; the Act gave them powers to purchase large portions of the town and to carry out great schemes of improvement. The condition of the city was very bad at the time, the population had long been living huddled together in masses—50,000 people being crowded into eighty acres. The "wynds," or courts, were perfect honeycombs, or mazes of buildings without any proper ventilation or sanitary arrangements. The Act empowered them to levy a rate of sixpence in the pound, which was done, but this has now been reduced to a penny. Bad property was destroyed, fever houses removed, streets widened, and new thoroughfares run through the mass of the buildings. The provision of open spaces and Alexandra Park also formed part of the scheme. A great deal of the property in question was purchased by agreement and without dispute. The trustees under the Act were prevented from removing more than 500 of the population at once without a certificate from the sheriff that accommodation was obtainable. The new houses were not as a rule built on the sites of the old, those sites were to some extent taken up by the new streets and were sold for trade and commercial buildings. The trustees bought land in the suburbs and leased it to builders, who were bound to erect workmen's tenements. The new buildings were of a type superior to those demolished, and it was found that there was no difficulty in thus providing a greater number of dwellings than those destroyed. A description of the scheme will be found in Miss Hill's book, and also in a letter by Dr. Fraser to the *Manchester City News*. To these and to the reports of the Glasgow Improvement Trust I am indebted for information. The total number of houses destroyed has been about 10,000. There has been a great decrease in the death rate, and also in crime, resulting from the scheme. "In six years, although the population of

State of  
the city  
before the  
scheme.

Method c  
removing  
the dis-  
placed  
people.

Re-housir

Social results of the improvement.

Glasgow had meanwhile increased by 50,000, the number of crimes had decreased from 10,899 to 7,869. In the Havannah and New Vennel districts of Glasgow, measuring three and a quarter acres in extent, and containing 3,250 inhabitants, there were, in 1871, 319 cases of dangerous infectious diseases removed to hospital, and treated at the public expense, at a cost to the ratepayers of from two to three thousand pounds. The death rate in this district was 70 per 1,000. Two years after the improvements began there were from this district only 22 cases of infectious disease, and the death rate had fallen to 54 per 1,000." The death rate for Glasgow is now 23'9, and this, although high, is much less than it used to be. The scheme was helped by the fact that cheap land was available for new dwellings in the suburbs within a mile of the old dwellings, and that there was easy and cheap communication by means of trams. The corporation have done a great deal to prevent overcrowding by a stringent system of registering and inspecting all tenement houses. Every house of this class is ticketed with the number of people it will accommodate, and there are about 10,000 such houses. To carry out the scheme they have raised £508,771 from the rates in the years 1866 to 1888. The rate in 1866 was 6d., in 1888 it was 1d. They have repaid a portion of the loans, and the properties now in the possession of the authorities are equal in value to the remainder of the loans. The whole scheme, it is estimated, will have cost the ratepayers £552,000, for which they have obtained :—

Registration of tenement houses.

Material results.

1. Alexandra Park, cost £40,000.
2. 92,722 square yards of ground applied in the formation of twenty-seven new streets and in the improvement of twenty-four existing streets.
3. The sanitary and social amenities produced by the streets, sewer and other public works, which cost £103,301.
4. The seven model lodging houses, cost £87,212.

The municipal lodging houses.

One part of the scheme was the provision of dwellings for a portion of the migratory or floating population. To do this, seven model lodging houses have been built at different dates, six for men and one for

women. The houses are fine and well built, and are kept in a most admirable manner, thoroughly clean, and in excellent sanitary condition. The Clyde Street one, which is the last built, has accommodation for 324 men. The men sleep in large dormitories thirty-two in a room. Each has a cubicle or sleeping-apartment to himself divided to about 7 feet from the floor with wooden partitions ; the space so enclosed is about 4 feet by 6 feet, and is furnished with a bunk or couch, a stool, and some hooks for clothing. The beds have spring and hair mattresses and good clean bedding. The dormitories have large windows on three sides, high ceilings, and are perfectly ventilated. The whole building is thoroughly heated with hot-water pipes in cold weather. The lodgers have the use of the kitchen and cooking utensils, supplying their own food, which they can buy at cost price from a shop in the building. The dining-hall, and common hall or recreation room, where games are provided, and the laundry, where they can wash their own clothes, are all free to the lodgers. The charges are 3½d. and 4½d. per night. There are large lavatories with hot and cold water free of charge, and baths in each house to be had with towels and soap for a penny. Lockers are provided, and by depositing 6d. a key to one can be obtained, the 6d. being returned when the key is given up. There is a large room where the men can put their boxes, and to which there is free and ready access. About two-thirds of the men live regularly at the lodgings, paying by the week, the other third belong to the floating population. Each house is under the charge of a superintendent, warders, and servants. The cost of the seven buildings and sites was £87,212 13s. 7d. The net returns, after paying expenses, have been—

Year.		£	s.	d.	£	s.	d.		Financial working c the scheme
1881-2	...	4,293	1	8 = 4 18	6	per cent. on cost.			
1882-3	...	3,954	2	6 = 4 10	8	"	"	"	
1883-4	...	3,680	11	1 = 4 4 5	"	"	"	"	
1884-5	...	4,691	3	8 = 5 5 7	"	"	"	"	
1885-6	...	4,495	14	1 = 5 3 2	"	"	"	"	
1886-7	...	3,736	2	4 = 4 5 8	"	"	"	"	
1887-8	...	3,999	2	2 = 4 11 8	"	"	"	"	

It will thus be seen that they bring in a steady return of from  $4\frac{1}{2}$  to 5 per cent. on the outlay. The total accommodation in the seven buildings is capable of sleeping 1,962 persons, and the total number of lodgers in the year 1887-8 was 671,667, or an average of 1,900. On the same day in the two years 1887 and 1888 it was found that there were 1,924 and 1,932 lodgers respectively. These figures show that the houses are largely used, and, moreover, that they are regularly used. The experiment has been eminently successful, and, as Dr. Fraser says, "they have had other and better effects than any that can be measured in £ s. d., in the moral elevation of the worst part of the population." The authorities are now contemplating the building of one or more tenement houses, in a cheaper style and with less elaborate accommodation, to meet the wants of the very poorest part of the population.

**Liverpool.****Details  
of the  
Municipal  
dwellings.**

A great deal has been done in Liverpool in the way of public improvement. In 1840 there were "as many as 30,000 people living in 8,000 cellars; none of these cellars were ever dry, and after a considerable rain most of them were flooded." This state of things has been obviated, and the corporation have built experimental sets of labourers' dwellings. The town clerk, Mr. G. J. Atkinson, has kindly furnished me with the following account:—"The corporation have erected, within recent years, two lots of dwellings. The first form a large quadrangle of handsome buildings suited to the artisan class; they contain 271 tenements, let at rentals varying from 2s. to 5s. 6d. per week. The buildings, exclusive of the value of the land, cost £57,878, and are occupied by the families of respectable working men. The second lot of buildings consists of four large blocks of dwellings, slightly inferior to Victoria Buildings, known as Juvenal Dwellings, and containing 101 tenements, the highest rental not exceeding 4s. per week. These dwellings are occupied by persons belonging to the working classes who are unable to pay the higher rents in Victoria Square. All the above dwellings contain tenements of one room, two rooms, and three

rooms respectively ; none of the dwellings are occupied by persons of the very poorest classes, but are intended to provide respectable homes for all classes of working people. All the above dwellings were erected on land from which insanitary dwellings had been removed under the powers of Cross's Act—the compensation in relation to which scheme, including the value of the land, was £67,197. You will see, therefore, that it is difficult to fix the cost to the Corporation of the land alone, and it is therefore almost impossible to say as a matter of fact whether the dwellings are a paying concern or not. In dealing with a sanitary question of this kind one can hardly expect to treat it from a financial point of view, as would be done in the case of a commercial transaction."

Most of the work in Liverpool has been carried out under local Acts. Since 1866 about 2,600 insanitary dwellings have been closed, and the work is still going on.

Huddersfield was one of the first boroughs to provide dwellings, and it is noteworthy that one of the very rare cases of acting under Lord Shaftesbury's Act took place here. The town clerk, Mr. G. B. Nalder, has kindly furnished me with the particulars of their undertakings :—"The model lodging for labouring classes at Huddersfield was provided by the Huddersfield Improvement Commissioners in the year 1853, prior to the incorporation of the borough, under the provisions of the Labouring Classes Lodging House Act, 1851 (14 & 15 Vict., c. 34). The Commissioners in 1853 purchased a freehold plot of land and the buildings thereon, consisting of a warehouse, situate in Chapel Street, for the purpose of being converted into a model lodging house, at a cost of £1,575, and it was resolved to apply to the General Board of Health in London to sanction a loan of £3,600 upon the security of the rates. The plans for the building were approved and the loan granted. Upon this occasion the General Board of Health expressed their great gratification at the steps taken in the matter by the Huddersfield Commissioners,

Hudders-field.

Details of  
lodging  
houses.

Almost the only place where the Shaftesbury Act was used.

and complimented Huddersfield as being the first town which had availed itself of the provisions of a most beneficial Act. The actual cost of construction and furnishing of the house as originally established amounted to £5,146. In 1868 the borough was incorporated, and the property transferred to it. From time to time since the incorporation it has been found that the model lodging house was too small, and altogether inadequate for the requirements of the very large number of people who resorted thereto, and the premises have been from time to time materially extended and enlarged. The institution at the present time, which is entirely self-supporting, consists of four departments as follows :—

Single men's department,	charged	3d.	per night.
Single women's	"	3d.	"
Married couples'	"	6d.	"
Mechanics' home	"	5d.	"

The house is managed by a superintendent at a salary of £100 per annum, a steward, and the requisite number of male and female servants. The management is supervised by a committee of the corporation, appointed specially for the purpose, who inspect the house periodically."

During last year the gross number of lodgers was 66,669, or an average of nearly 200 per night. Besides this model lodging house, "In the years 1882-3 the corporation erected 160 dwellings for the labouring classes, under the powers of 'The Huddersfield Waterworks and Improvement Act, 1876,' and the capital expenditure so far amounts to £28,945. These dwellings have proved to be of very great benefit to the working classes in the borough; since their erection they have been constantly occupied, and this fact leads the council to believe that the dwellings are of a kind which were very much required within the borough. They were erected upon a plot of land leased from Sir J. W. Ramsden, Bart., for a term of 999 years at a rental of £189; the rents of the tenants amount in the aggregate to £1,905."

An interesting experiment in providing dwellings for the very poor has just been carried out in Dublin. During the present year. Two years ago the corporation demolished thirty-seven old tenement houses ; they have built in the outskirts of the city the new accommodation. The houses, twenty-two in number, are two storeys each, built in two blocks. Each house consists of four tenements, two on the ground floor and two above ; each ground-floor tenement has a garden, some eighty feet long, others sixty, and a few forty ; the upper tenements have no gardens, but have instead flat asphalted roofs. The smallest class of tenement in the blocks comprise a living-room, bedroom, scullery, and water-closet, for 2s. a week rent. In others, for which 6d. extra is charged, a large bed recess has been formed in the living room. For 3s. a ground-floor tenement with a garden is obtainable. The blocks are divided as follows :—

- 19 tenements at 2s. weekly.
- 19 tenements with bed-recess at 2s. 6d. weekly.
- 19 tenements with gardens at 3s. weekly.
- 19 tenements with gardens and bed-recess at 3s. 6d. weekly.
- 3 shop tenements at 5s. weekly.
- 2 shop tenements at 5s. 6d. weekly.
- 2 tenements at 4s. 6d. weekly, with extra accommodation.
- 3 tenements at 5s. 6d.     ,,     ,,     ,,

—making a total of eighty-six in all.

The corporation borrowed £10,325 from the Local Government Board. The site cost £1,325 ; the building, £7,375 ; roads, sewers, water, and gas, £750 ; supervision, &c., about £800. The loan is repayable in forty years. The total rental will be about £666 a year ; this will pay all expenses, including interest of loan and instalment of repayment, city rates, &c., and in forty years the loan will be cleared away and the city will thus become possessed of the buildings free of charges.

The foregoing cases of municipal enterprise have been cited as giving examples of the different forms it has taken. The difficulties have been the very great cost of the sites, and the tendencies to build in too elaborate a style for the required purposes. The cost

Municipal dwellings.

Difficulties of  
Municipal  
enterprise  
not insuper-  
able.

of the sites will always remain high in crowded cities, but the experience with regard to building is now sufficient to enable the authorities to avoid the mistake of building too expensively. On the whole, I am inclined to think that the results of these municipal enterprises are not so disastrous as Mr. Herbert Spencer and the *laissez-faire* school would lead us to believe. I think that enough has been done to show that our municipalities are quite capable of dealing with the work in a business-like and successful manner. In most towns and cities the ground-work of proper systems of sewerage and water-supply have been supplied, and the authorities will now be able to devote more attention to the question of the housing of the poor.

There is another field of enterprise for good work in this matter, and that is work of the kind done by the "Mansion House Council on the Dwellings of the Poor." A number of gentlemen and others in London united together to form this society some nine years ago. Their object is "to provide in each parish a body of independent persons with adequate knowledge and experience, who, with no other object but that of securing to the poor the benefits which the legislation has provided for them, will inquire into the sanitary condition of the poorer quarters, will ascertain whether grievances exist, and, if they do, will call the attention of the proper authorities to them, and, when other expedients fail, will set the law in motion." Voluntary committees were formed in various parts of London, inspectors were appointed and paid by the Council, and an enormous mass of useful work has been done. In one year as many as 3,000 cases of insanitation have been discovered and remedied owing to the Council's work. This work is limited to getting the laws enforced; and to do this, they endeavour to get them known by circulating correct information on them. The simplification of the law which has taken place this year will be a great help to their work, and is one of the reforms they have advocated. Work of this kind forms a useful adjunct to municipal enterprise, and

The Mansion House Council on the Dwellings of the Poor.

there are few large towns in which such bodies could not play a useful part:

The interest in the whole question has been shown this year by Sir Edward Guinness's noble gift of £250,000 for the purpose of "providing clean and healthy homes for people somewhat poorer than those who, as experience proves, at present avail themselves of the existing artisans' dwellings, and to show that this can be done on a sound financial basis." The money is to be divided into two portions, £200,000 for London, and £50,000 for Dublin. Lord Rowton and his co-trustees have made exhaustive inquiries as to the best things that have been done; and Lord Cadogan has given a site for some dwellings in London. It is understood that this scheme will be an endeavour to provide dwellings for the very poorest, who have not been reached by other agencies. The results will be watched with great interest, and from the accumulated experience of the past I have no doubt they will be successful.

Sir Edward  
Guinness's  
bequest.

I have given the details of the work already done at considerable length, believing that experience of the past is the best guide for the future. The general principles upon which the question should be dealt with are now embodied in the law, and whilst holding that further amendments and reforms are necessary, I am convinced that the municipalities have now powers to deal with the matter in an efficient manner. That this is their duty I have no doubt. The improvements already brought about, even with the law in a confused and crude state, are a sufficient warrant to proceed further. With our complex social organization, no outcry that we are entering into Socialistic schemes ought to repel us. Each case must be judged on its merits. This case has been; and the verdict, to my mind, is that the State can deal with the question in a manner beneficial to the best interests of the people. Without improvement in the homes and surroundings of the toiling millions, there can be no general elevation of their social condition, and every other social movement will be hindered. The evils of the past cannot be remedied in a day, but some-

Experience  
the test.

Is in favour  
of the work  
being done  
by municipi-  
ties.

Lord  
Salisbury  
and the cry  
of "Ware"  
Socialism.

thing has already been done, and the way to do more is now clear. Let the cry for Socialistic revolution be met by the policy of reform, remembering, in the words of Lord Salisbury, that "Socialistic proposals are connected with great evils, and no one who is not absolutely blind will deny the existence of those evils. . . . It is our duty to do all we can to find remedies for those evils; even if we are called Socialists for doing so, we shall be reconciled to it." The work of the politicians of the last generations has been to achieve political freedom. The work of our day is social reforms, and the Housing of the Poor is one of the most important and pressing.

## CHAPTER V.

## ACTION.

THE Housing of the Working Classes Act (which will probably be known for the future as Ritchie's Act) became law on August 18th, 1890. It has now been in operation some months, during which time great activity has been displayed by the local authorities throughout the kingdom. It has been favourably received by the public and the press, and seems likely to be given a fair trial, and will prove a useful piece of legislation. Mr. Ritchie has expressed himself as pleased with its reception throughout the country, and particularly in London. "It was a matter for congratulation that in London the local authorities had with one accord endeavoured to make the best use of the powers given them by Parliament last year" (House of Commons, April 7th, 1891). Time will no doubt show the weak places in the Act, as well as the difficulties in the way of efficient administration. Meanwhile public interest and action will be promoted by a consideration of what can be and what is being done at the present time.

London in this, as in other matters, comes first. The provisions of the Act are different in many important respects from those for other places. The London County Council has the following powers:—It may inaugurate large schemes for dealing with unhealthy areas under Part I., the cost of which will fall upon the whole area under the government of the Council. It may insist upon the district boards and vestries carrying out the work of dealing with insanitary and obstructive buildings under Part II.; and if they neglect their duties, may do the work, and charge the cost to the particular district. It has also power to initiate schemes dealing with small areas under Part II., the expense in such cases being borne by the county and not the district. It can contribute towards the expense of the small schemes for reconstruction

Reception  
of Ritchie  
Act by  
the local  
authorities

London

Powers o  
the Coun  
Council.

vestries  
nd district  
ards.

Work of  
he L.C.C.  
he Beth-  
al Green  
cheme.

carried out under Part II. by the districts. It can provide dwellings, either tenements or common lodging houses, under Part III., the cost of which will be a county charge. The work of the district boards is limited to dealing with insanitary property under the powers given by Part II.

The London County Council have given great attention to the subject. The Housing Committee, with Lord Compton as chairman, have been most active. Under Part I. they are carrying out a great scheme for clearing a large area of about 15 acres, with 730 houses, in Bethnal Green, now occupied by about 5,720 persons. This scheme will involve a net cost of £300,000. The gross cost of the purchase of the properties, with the Parliamentary and other expenses, is estimated at £406,000. A portion of the cleared area will be taken for new streets and roads, and the remainder sold as sites for workmen's dwellings. This portion is estimated to realise £100,000, thus reducing the cost of clearing the site to £300,000, or £20,000 per acre. The work will be carried out in sections, and will extend over six years. Provision will be made elsewhere for re-housing those displaced from the first section. The new buildings on the first section will be available for those displaced when the second section is begun, and the second will be available for the third. The work of rebuilding will not be done by the Council, but will be left to private enterprise; it will, however, be carried out in accordance with the conditions laid down by the Council. A loan at 3 per cent. for a period of 60 years will be raised to bear the cost. The interest and sinking fund will begin at £14,000 a year, but will diminish every year. When the scheme is completed, 4,600 persons will be re-housed on the 15 acres. It will thus be seen that the mere cost of doing away with the existing insanitary evils will amount to £66 per person. The scheme received a large amount of opposition, and was only carried after long and careful consideration. There is no doubt that the Council is justified in the action taken, for, as Lord Compton said, "the matter was one of human life," the death

rate in the area being 40 per 1,000. This is the only scheme the Council have as yet undertaken under Part I.

The Council are building two "lodging houses" under Part III. One will be a common lodging-house built on a site in their possession, the Shelton Street area, St. Giles, of 15,000 square feet. The house will accommodate 320 persons, and will cost for building alone £11,000, or £34 per person. The Council will "run" the house at a charge of 4d. per bed per night, and it is estimated to yield 4 per cent. interest on total cost of building, including value of site. It will be built on the gallery system, furnished with an excellent kitchen, laundry and bath rooms, reading and recreation rooms, and outbuildings containing little workshops for the lodgers. The plan was selected after the careful consideration of a great number of designs. The Council do not intend to provide common lodging houses generally, but are building this one to show what they think a common lodging house should be, and to form a standard for private enterprise to go by.

To provide for a portion of the people displaced by their Bethnal Green scheme, they are building a block of tenement dwellings on an adjacent site in Goldsmith Square, containing 47,854 square feet, at a price of £8,500. The block will be four storeys high, occupying 36,000 square feet, will contain 250 rooms, for about 500 persons. The rooms will be let at an average rent of 2s. per week per room. The cost of the building will be £16,000, making a total cost with site of £24,500. The cost per room will therefore be £100, per person £50, including site; or, for the building alone, £64 per room, or £32 per person.

The Council are also negotiating with the Home Secretary for the purchase of eight acres of the Millbank prison site. The price they offer is £3,000 per acre, but £5,000 is asked. No doubt some arrangement will be arrived at by which this site may be used, as the Royal Commission reported strongly in favour of this idea. One of the large housing

L.C.C.  
building  
houses.

Common  
lodging  
house.

Tenement  
dwellings.

Millbank  
prison site

companies have also made an offer for a portion of the site.

The work  
of the  
vestries.

The work of the district boards and vestries has been confined to dealing with insanitary houses under Part II. Closing orders have been obtained in a great number of instances, and it has been found that the procedure under the Act is very expeditious. They have done nothing as yet in reconstruction schemes, or in the removal of "obstructive" buildings. The County Council have now arranged to bear from one-fourth to one-half of the cost of the small reconstruction schemes under Part II., initiated by the local authorities ; so we may now expect this work to be begun in the various districts.

Other  
means used  
by L.C.C.

The County Council have also helped the work forward in several other ways. They have sold a number of sites in their possession, inherited from the Board of Works, in various parts of London, for the purpose of erecting workmen's dwellings. On March 24th, 1891, eleven sites were sold, the purchasers of which were bound to erect dwellings for not less than 1,500 persons. They have also prepared a schedule of the conditions under which a house or area shall be held to be dangerous to health, and so brought under the operation of the Act. This will be useful, and help to secure a measure of uniformity in practice throughout the Metropolis. They have also, after consultation with their medical officer and architect, prepared general specifications showing the arrangements and conditions for buildings, such as lodging houses and tenement dwellings, to be erected under their control.

It will thus be seen that the County Council have entered very thoroughly into this work, and much good may be expected to result from their labours. To many members this work is not new, and in Lord Compton they possess a chairman of committee who brings both experience and sympathy to bear upon the subject.

The large companies are still going on with their operations, but naturally some anxiety is felt as to how far the work of the County Council will interfere with

them. The Guinness Trust have issued their first annual report. In London, to which £200,000 was allocated, three sites have been purchased, situated in Walworth, Bethnal Green, and Clerkenwell. Lord Cadogan has also presented to the Trustees a site in Chelsea. Buildings are in course of erection on the Walworth, Bethnal Green, and Chelsea sites, at an estimated cost, including the two sites purchased, of £100,000. These buildings will contain about 1,300 rooms, and it is hoped, will be ready for occupation in the summer of 1891. The London County Council expect that some of the people displaced by their clearance in Bethnal Green will find room in these buildings. The cost per room, including sites, will be about £70. In Dublin, whose share of the fund was £50,000, a site has been leased in Thomas's Court, near Meath Market, on which 120 tenements will be built, at an estimated cost of £7,000. These will be ready for occupation during 1891. The Dublin Artisans' Dwellings Company will act for the Trust in that city. The Trustees are in negotiation for other sites to further carry out the objects of the Trust. The Trustees are to be congratulated upon having so speedily utilised Sir Edward Guinness's splendid gift.

Mr. Ritchie's promised measure for the amendment and consolidation of the law of public health in London has been introduced (April 7th, 1891). It repeals the twenty-nine Acts in force, and besides embodying their principal provisions introduces a few amendments, some of which relate to the housing question. The Bill is favourably received, and no doubt will become law this Session. It puts the duty of removing house refuse upon the sanitary authority. It declares a house without proper water-supply a nuisance that renders it unfit for habitation, and absolutely prohibits a new house from being occupied until the sanitary authority certifies that it possesses a proper water-supply. New provisions are introduced dealing with infectious diseases, and every sanitary authority must provide a public mortuary. The provisions relating to cellar dwellings are made similar to those in the Public Health Act, 1875, and, what is more

First year  
work of  
Guinness  
Trust.

Mr.  
Ritchie's  
Bill.  
Public  
health in  
London.

important, they will apply to all cellar dwellings whether new or old. The sanitary authorities must increase the number of nuisance inspectors up to what the Local Government Board think necessary for their districts, and both medical officers and inspectors will be removable only with the consent of the Local Government Board. The London County Council can prosecute any sanitary authority neglecting its duties, and the Local Government Board will be able, after inquiry, to transfer the duty and powers of a neglectful sanitary authority to the County Council. It follows that the County Council will have the right and power to compel the sanitary authorities under it to do their duty. Most of the new provisions have been adopted after consultation with the various local bodies and experts interested in the question.

ction in  
e large  
owns.

In nearly all the large towns, such as Manchester, Salford, Liverpool, Newcastle, Norwich, etc., something, more or less, has been done to utilise Ritchie's Act. All urban authorities outside London can use the powers conferred by the three parts of the Act. Whatever expense is incurred will in these places be distributed over the whole area of the district—that is, the richer portions of the towns must bear their share of the expense of doing away with the evils existing in the poorer parts. In a great number of places insanitary houses have been closed, and some places are preparing schemes for clearing large areas under Part I. Many are also providing dwellings under Part III.

Newcastle.

In Newcastle, where there are five miles of wretched cellar dwellings, thanks to the efforts of Canon Franklin and his friends, the corporation have decided to build a model lodging-house for single men, one for single women, and a block of tenement dwellings.

Birming-  
am.

In Birmingham, thanks to the great improvement schemes carried out some years ago, there is little to do, but the Council have decided to erect twenty-two model workmen's dwellings. Manchester, where the state of things is bad, the death rate being abnormally high, has displayed great energy in the work. The Council are carrying out a large scheme

Man-  
chester.

under Part I. for clearing an area of 5,862 square yards, with a population of 399, in Ancoats, and an area of 6,464 square yards in Hulme, with a population of 368. The streets will be widened, and the land offered for sale to build workmen's dwellings on—to accommodate 300 people in Hulme, and 250 in Ancoats ; but if not taken up for that purpose within two years the Council will build themselves. Owing to the work of the Unhealthy Dwellings Committee of the Council during the last five years, the corporation have in their possession several sites, upon which they propose to build workmen's dwellings. Plans are being prepared for two sets of dwellings in Ancoats. The blocks are to be four storeys high, to be fire-proof, to include provision for a certain number of shops with living-rooms attached, the remainder being one- and two-roomed tenements, the rental of which must not exceed 1s. 9d. per week per room. These are only preliminary experiments, as the work needing to be done is very large, one expert estimating that " £5,000,000 will be required to complete the re-building of the more or less unhealthy dwellings in the city." An interesting experiment is also being carried out in Ancoats by a recently-formed company. A large fire-proof mill is being converted into 149 tenements, to be let at rents of from 2s. to 5s. per week, inclusive of all rates and gas-lighting. Every attention has been given to the plans and arrangements for securing perfect sanitation, and the whole have been approved by the medical officer of the corporation. There will be a co-operative store on the premises, separate club-rooms for men and women, baths, laundries, and drying-rooms. A portion of the space around the mill is to be utilised as a playground for the children. Great care has been taken to provide means for isolating parts of the building in cases of infectious disease.

It will thus be seen that our urban authorities are everywhere alive to the necessity of dealing with this matter. The problem is a large one, and it is impossible to estimate, even approximately, what will be the cost. As yet we have no real data as to the

Details of  
the work.

What will it cost?

extent of the evil in the various towns. At the annual meeting of the London Sanitary Protective Association (March, 1891) it was stated that there were over 500,000 houses in London alone in an insanitary state. Mulhall estimates the "slum" population of London at 250,000, and calculates that it will require an expenditure of £9,000,000 to re-house them in rooms at an average rent of 2s. per week. This is probably too low an estimate. Mr. H. W. Just's calculation is that 500,000 persons require re-housing in London, and that to do this would need an expenditure of £20,000,000. More definite information is obtainable as to the actual cost of re-housing. The Peabody Trustees have housed 20,374 persons, at the following average costs, in block buildings:—

Cost per tenement	... £243	These costs include cost of sites, which were freehold.
" room	... £109	
" person	... £60	

Details of London experience.

The cost of their blocks vary from as much as £201 per room to as low as £70 per room. This is no doubt due to the various prices paid for land, which in some cases has been as high as 5s. per square foot, equal to £10,890 per acre.

Sir Sidney Waterlow's Company (the Improved Industrial Dwellings Company, Limited) have housed 30,000 people in block buildings at average costs as follows:—

Cost per tenement	... £200	Most of these blocks are leasehold sites. This probably accounts for the difference between these and the Peabody blocks.
" room	... £60	
" person	... £36	

The Metropolitan Association for Improving the Dwellings of the Industrial Classes have housed 5,650 persons; their results work out to:—

Cost per tenement	... £183	Many of their sites were acquired on very favourable terms.
" room	... £51	
" person	... £38	

The Artisans', Labourers', and General Dwellings

Company, Limited, have built both blocks and residential villages. They have housed about 26,000 people in their villages in about 4,700 separate houses, at the following approximate costs :—

Cost per house ...	... £350	These are freehold sites in the
" " person ...	... £57	suburbs.

Miss Octavia Hill estimated that, apart from the cost of the sites, the re-housing would be about £50 per room. That calculation seems justified by experience. From the estimated cost of the Bethnal Green scheme, and from the actual cost of the previous clearances under Cross's Acts, it would appear that the average cost of clearing sites in London, is in round numbers, about £50 per person. It will not be a great deal less in some of our other large towns. All schemes for clearing areas will involve this expenditure, which must be paid by the community as the price for abolishing a state of things that ought never to have existed.

Clearing  
insanitary  
areas, £50  
per person.

The cost of rebuilding, whether done by private enterprise or by the municipalities, will be productive expenditure, and there is little doubt but what it can be done so as to pay a fair interest. Owing to circumstances the block system of tenements seems to be the only practical one for London, but I do not think it need be largely adopted in other towns. So far those built in London may be said to have answered admirably, although the system possesses dangers of its own. There is great density of population, and, without proper precautions, some danger of epidemic disease. Dr. Newsholme's paper on the "Vital Statistics of Block Dwellings," read before the Royal Statistical Society (February 17, 1891), has led to some controversy on the subject. While the buildings are all in good order, with their sanitary arrangements perfect, there is little to complain of; but it should be remembered that we have no experience of these when old and partially worn out. Putting the real "slum" population into them will be a severe test for the system.

Block  
buildings.

Special  
dangers.

The spirit of the law and of the Local Government

Rebuilding  
left to  
private  
enterprise.

Board is against the municipalities undertaking the work of rebuilding, except under special circumstances ; it seems therefore very likely that the bulk of it will be done by private or semi-private enterprise, the local authorities clearing the sites and exercising control over the style and arrangements of the new buildings. There is, however, a growing desire—perhaps due to some extent to the Fabians—to see the range of municipal enterprise extended, particularly in this field. But, whoever does the work, over-elaboration should be avoided. What is wanted are good, sound, healthy dwellings, with arrangements as simple as possible, particularly for the population whose wants are most pressing.

New  
schemes  
will in-  
crease rate-  
able value.

There is one advantage, apart from the enormous social and moral gain that will follow from these enterprises—the rateable value of the improved districts will be increased very much, and the increased revenue to the local authority will be a set-off against a portion of the expense. This has been proved very markedly in some of the places where improvements have already been carried out.

Adminis-  
tration  
under  
Part I.

The relative advantages of working under Part I. or Part II. is a question that municipalities will have to consider. The principle of Part I. is, that a great public evil having been allowed to grow up, removing it is a public duty, the cost of which must be paid by the public and not by individuals. Operations under this part, dealing with large areas, can combine public improvements, such as wider streets and open spaces, with the provision of better dwellings. On the other hand, the owners of insanitary property will be favourably treated, and the preliminary inquiries and the Parliamentary sanction will, when added to the compensation for existing dwellings, render these schemes very expensive. Special precautions were taken, in drafting Ritchie's Act, to prevent the payment of excessive amounts as compensation for existing rights and properties. During the present year the practical value of these amendments will be tested by the arbitrators' awards in London and Manchester. The results of the early schemes will, to a large extent,

determine the future use of this part of the Act; and it is to be hoped that they will be found to realise the anticipations of the authors of the amendments.

The principle of Part II. is, that the owners of houses are the persons responsible for their condition. They must set them in order, and keep them so, or else the authorities will close them. Great use may be made of the powers conferred by this part. The periodical inspection of the whole district (Section 32) may be made into a thorough survey, embracing every dwelling, taking the size and number of the rooms, with list of persons now using them, and should also include a record of the existing sanitary appliances and their condition. This once thoroughly done, the local authority would have a sound basis to act on. In conjunction with their medical officer they could fix a minimum cubic space per person, and the lowest standard of sanitary appliances requisite for public health. From this survey they would know at once the full extent of the work to be done, and their sanitary inspectors would have a guide to go by. It does not follow that every insanitary house should forthwith be closed, and a large scheme for re-housing brought forward. What is wanted is a clear statement of the policy that will be pursued, and then the worst cases dealt with first. Most people will obey the law if they know what the law really is. Once a beginning is made, the bulk of the owners will strive to avoid being dealt with, and will put their property in order. The few who will not, should be handled with the utmost rigour of the law. They should be treated on the same footing as the purveyors of unsound meat and adulterated food.

The medical officer of health is really the pivot upon which the whole of the machinery of the Act turns. His official representation is the first step required in any large scheme under Part I., and practically nothing can be done under Part II. without him. It therefore becomes absolutely necessary that the position of the medical officer should be strengthened. He should not be in private practice,

Work  
under  
Part II.

Medical  
officers and  
sanitary  
inspectors.

and his salary and position should be secure enough to render him independent of local influence. In large towns this is now often the case ; small towns and districts could unite to secure the services of the same medical officer. The number of sanitary inspectors will also have to be largely increased if the work is to be really carried out. When a local authority has decided upon a course of action, its execution must to a large extent be left to the permanent officials, and good administration cannot be secured without an efficient staff.

The problem in the rural districts.

To illustrate the way in which Ritchie's Act will work in the rural and semi-rural districts, let us take the case of a typical rural county. The county boroughs are independent of the County Council, and possess full powers to use the Act in its entirety. Small municipal boroughs, although forming part of the County Council district for most purposes, are for this Act quite independent of the County Council. They can, like large boroughs, use all parts of the Act. Local board districts which form urban sanitary authorities stand exactly in the same position as municipal boroughs, except in one thing. The County Council medical officer has power (Section 52) to make an inspection of insanitary dwellings in the local board district, and to report thereon to the County Council, who can transmit the report to the local board, when it will have "the like effect of a representation from the medical officer of the district." The County Council can thus in an indirect way put the Act in operation in these districts.

Small towns and local board districts.

Small towns and urban districts will not need to use Part I., as their areas and populations are too small. They ought to use Part II. for dealing with unhealthy dwellings, as there is plenty of work to be done in these little places. In large towns public opinion is more likely to set the law in motion, but in little places it is sometimes difficult to get these matters taken up. Of course, four ratepayers may complain to the medical officer, who must thereon make a report ; and if the local authority

refuses to move upon the receipt of the same, the four ratepayers can then petition for a Local Government inquiry. An inspector will be sent down, and upon his report the Local Government Board may make an order binding upon the local authority. As four ratepayers, willing and able to bring about a Local Government inquiry, are not easy to find, it will be seen that it is quite possible for the Act to be completely ignored in small towns. Cottage property owners are generally well represented on the governing bodies of these places, and they do not as a rule exhibit any enthusiasm for interference with their property. It would have been better to have made all local bodies within a County Council area responsible to the Council for the carrying out of the Act.

The bulk of the county is formed into rural sanitary districts, in which the Boards of Guardians form the sanitary authority. Part I. of the Act does not apply to these districts ; but it is the duty of the rural sanitary authority to carry out Part II. In this they are, to a certain extent, under the control of the County Council. The Board can take steps to close insanitary houses and remove obstructive buildings, but they must forthwith report to the County Council all action taken, with full particulars as to details. The County Council, when of opinion that something should be done in a rural sanitary district with respect to insanitary houses or obstructive buildings, and after giving not less than a month's notice to the district authority, finding that nothing is done, can pass a resolution transferring the powers to themselves. They can then step in and do the work, the cost and all expenses in connection therewith being charged upon the district.

The district authority can, like urban authorities, prepare a scheme for reconstruction in cases where houses have been closed under Part II. This must be submitted to the Local Government Board, who may sanction it after inquiry in the usual way. The conditions requisite to comply with this part of the Act, and thus render the scheme likely to receive the

Rural  
sanitary  
districts.

Recon-  
struction  
schemes,  
Part II.

sanction of the Local Government Board, do not exist in many rural districts. Mere absence of sufficient dwelling accommodation will not warrant a scheme; the existing dwellings must be detrimental to the general health and to the surrounding buildings. This condition exists in some of the large villages, and in such cases it might be worth while to try and use these powers. The fear of such a scheme might induce the owners to provide better cottages, but I am not sanguine of any brilliant results from these clauses in the rural districts.

Provision  
of new  
dwellings.

With certain limitations Part III. may be adopted in rural districts. The expression "lodging-houses for the working classes" may mean a cottage, and also "include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds." A rural sanitary authority desiring to adopt this part of the Act must first obtain the consent of the County Council. Before this is given, the County Council will hold an inquiry to ascertain the following points—*(a)* that the accommodation is necessary; *(b)* that there is no probability of its being provided by any other means; *(c)* that it will be financially prudent for the said authority to undertake the work. If satisfied upon all these points, the County Council may (but it is not bound to do so) give its consent. The rural sanitary authority can then purchase lands by agreement, in which case the building of cottages may proceed. If land cannot be obtained that way, it may be acquired compulsorily, as under the Public Health Act, 1875—that means, with the consent of the Local Government Board after an inquiry held by them. The whole expense of a scheme can be charged upon that part of the district which it is intended to benefit. In other words, the particular parish where the cottages are built will have to bear the whole cost. The board can, after the adoption of the Act as described, purchase any existing lodging-houses—or if there are any buildings on the land purchased under this part of the Act, it may convert them "into lodging-houses for the working classes—

and may alter, enlarge, repair, and improve the same." It would appear, therefore, as if existing cottages might be bought with the adjoining land, and improved so as to meet the requirements of the village. The County Councils cannot bear any of the cost of the work done under any part of the Act—it must all be paid by the district.

In some rural districts action has been taken to close insanitary houses, but, so far as I know, nothing further has been done. No authority has yet attempted either a reconstruction scheme under Part II., or the provision of dwellings under Part III. Those best acquainted with our rural Boards of Guardians will not expect them to over-exert themselves with using the cumbrous machinery described, for the purpose of providing cottages for agricultural labourers. Until the scheme of local government for the counties is completed by the creation of either parish or district councils, nothing will be done in our rural districts in the way of providing new dwellings by municipal effort. The only thing that appears certain about the future arrangement is that the Boards of Guardians will lose their sanitary powers. They can hardly therefore be expected to incur fresh responsibilities. Still, it will be a good thing if some authority, more progressive than usual, should try and see practically what can be done with Ritchie's Act.

The principal object of legislation on this question has been to deal with evils in the towns, and the question as it affects the rural districts has occupied a secondary position throughout. Town and country are connected in the matter, as stopping the flow from the country into the towns would ease the urban difficulties. The conditions of the question in the rural districts are different to those of the towns. In the country it is mixed up with questions like land tenure, small holdings, game laws, and allotments. The easiest solution in the country districts will be to let enough land as an allotment or small holding to enable the labourer to pay a fair rent for a decent cottage. Cottages fit to live in cannot be built for

Little will  
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rural dis-  
tricts at  
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Real con-  
ditions of  
the problem  
in the rural  
districts.

less than about £100 to £150 each, and labourers with 10s. or 12s. per week cannot afford to pay rents high enough to make this outlay remunerative unless a good piece of land is attached to each cottage. So far, we have only been nibbling at the question of allotments and small holdings, and the other matters that affect the rural districts.

Scope for individual effort.

Private persons, either by individual efforts or combined in societies, can do a great deal to render the working of the Act a success. Powers are given to the Public Works Loan Commissioners to lend money to railway and other companies, as well as to private persons, for the purpose of building workmen's dwellings on lands in their possession. These loans are not to exceed one-half of the value of land and buildings when complete, and will be lent at low rates of interest, and are repayable in not less than forty years. The large housing companies borrowed money from the Commissioners on these terms; the opportunity is now open to any public-spirited landowner or large employer of labour to make proper provision for those connected with him. Private individuals can exert great influence by agitating the question, and spreading correct information on sanitary matters and law connected with the question. No men have greater opportunities of doing good in this way than the clergy, particularly in the rural districts.

What the working classes can do

The working classes can to a large extent help themselves. If they sit quiet under the existing evils, the evils will very likely remain. They ought, where possible, to make their existence known by complaints to the local bodies or their officers. The section of the Act (Section 75) by which all persons letting houses to persons of the working classes do it with the implied condition that the houses are in all respects reasonably fit for human habitation, is worth the attention of the sick benefit societies. Under this clause owners can be sued for sickness brought about by insanitary houses, and a few successful actions would be a powerful stimulus to owners who are slow to move.

The completion of the system of local government, particularly in London and the rural districts, is urgently needed. We can hardly expect bodies under notice to quit to exert themselves, and whilst these changes are impending little will be done. The rural County Councils are new to their work, and have a great many matters to deal with ; the district or parish councils are not yet created, so it will probably be some years before much real work at the question is done in the rural districts. Municipal institutions in the towns have had a trial over half a century in their present form, and a great deal of their work is already done, such as providing water, gas, tramways, &c. They ought now to be ready to take up this work, and should proceed with it at once. Local government has done a great deal for the English people, but it is capable of doing a great deal more. The members of the various local bodies have in the past brought to the discharge of their duties good sound business abilities and honesty of purpose. Year by year fresh duties are laid upon them ; they will need in the future to strive after a higher ideal, and prepare themselves for their work by more special training, so as to bring to it a greater knowledge of its requirements.

After all, the great motive power in this, as in all other public matters, is public opinion. Macaulay said that the law was nothing but a piece of printed paper until public opinion breathed the breath of life into the dead letter. Of nothing is this so true as of sanitary law ; with public opinion enlightened and active, the administration of the Act will be efficient. Without public opinion, or with it indifferent and spasmodic, nothing real will be accomplished.

Too much must not be expected to result from recent legislation. The evils it is intended to deal with have not grown up in a day ; time, and a long time, will be required to make a lasting impression on them. But it is a work that will repay every effort spent in it. Other changes will affect this question, and there is no finality in social matters. The Legislature has

The work  
of local  
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Public  
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motive  
power.

Time for  
develop-  
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made a real attempt to grapple with the question, and although the law is still imperfect, it is the duty of all interested to utilise existing powers to their fullest extent, leaving time and experience to discover the defects and suggest the remedies.

THE END.

